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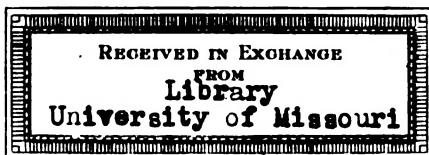
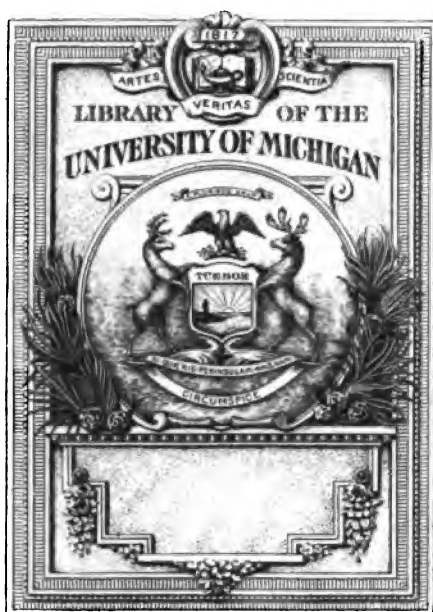
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DOCUMENTS
OF THE
SENATE

OF THE
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Senate

ONE HUNDRED AND THIRTY-NINTH SESSION

1916

VOL. XXII.—No. 39



ALBANY
J. B. LYON COMPANY, PRINTERS
1916

ANNUAL REPORT

OF THE

Superintendent of Banks

RELATIVE TO

**SAVINGS BANKS, TRUST COMPANIES, INVESTMENT
COMPANIES, SAFE DEPOSIT COMPANIES,
PERSONAL LOAN COMPANIES AND
PERSONAL LOAN BROKERS**

FOR THE YEAR 1915

TRANSMITTED TO THE LEGISLATURE MARCH 15, 1916

**ALBANY
J. B. LYON COMPANY, PRINTERS**

1916

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MARCH 15, 1916

ANNUAL REPORT

OF THE

**Superintendent of Banks, Relative to Savings Banks,
Trust Companies, Investment Companies, Safe Deposit
Companies, Personal Loan Companies and Personal
Loan Brokers**

STATE OF NEW YORK

BANKING DEPARTMENT

ALBANY, *March 15, 1916*

To the Honorable the President of the Senate:

SIR.—In accordance with the provisions of the Banking Law, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

Very respectfully yours,

EUGENE LAMB RICHARDS

Superintendent of Banks

REPORT

To the Legislature:

In accordance with the provisions of the Banking Law, I hereby submit that portion of the annual report of this department which relates to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

GENERAL BANKING SITUATION

It is gratifying to report that January 1, 1916, finds the banking institutions of this State entirely recovered from the effects of the depression which followed the outbreak of the European war.

From January 1, 1915, to January 1, 1916, the resources of trust companies, banks of deposit and discount, savings banks, and safe deposit companies increased \$999,338,018.42, their total resources on January 1, 1916, being \$5,309,280,651.79. The savings and loan associations of the State show an increase in resources of over \$4,000,000, thus making a total increase in resources for the past year of all institutions under the supervision of this department of over \$1,000,000,000. Never before in the history of the department have the institutions under its supervision shown such growth as at the present time. Tremendous increases are shown in surplus as well as deposits. As a medium of investments, short time notes and commercial paper still continue to be attractive to the bankers, although long term bonds have within the past few months increased in favor.

THE TRUST COMPANIES

Three new trust companies were chartered during the year, the Rome Trust Company, Livingston County Trust Company of Geneseo, and the St. Lawrence Trust Company at Ogdensburg. The last two institutions are in localities where no trust companies existed before. Two trust companies went out of existence dur-

ing the year, the Lawyers Title & Trust Company absorbing the Home Trust Company of Brooklyn, and the Chatham & Phenix National Bank taking over the Mutual Alliance Trust Company for liquidation. Eighty-two trust companies reported on December 31, 1915, total resources aggregating \$2,532,892,786, a gain of \$792,294,349, or about 45½ per cent for the year, and nearly \$1,000,000,000 or 63½ per cent since December 1, 1913. In tracing the development of the trust companies it is interesting to note that during the financial disturbances of 1907 their resources shrank from \$1,365,245,430 to \$1,012,747,930, a loss of \$352,497,500. The following year (1908) these institutions more than recovered their loss. From January, 1909, to January, 1914, their resources varied in amounts keeping close to the \$1,600,000,000 mark. During 1914 they increased to \$1,740,000,000, and in 1915 jumped to \$2,532,892,786, a total increase since 1907 of \$1,500,000,000, or about 150 per cent.

Deposit liabilities totaled at the close of the year \$2,200,577,111, an increase for the year of \$763,546,127. This increase is nearly \$30,000,000 more than the entire deposit liabilities of the 85 trust companies reporting to the Superintendent of Banks on January 1, 1908. This large increase in deposits is offset by increases in loans and discounts of \$357,741,619; cash on hand, \$45,764,964; due from banks and trust companies, \$240,741,585, and in stock and bond investments, \$115,003,630. Nearly the entire increase in loans and discounts is secured by collateral other than real estate.

The three trust companies organized during the year had a combined capital of \$300,000, while increases in capital of four other trust companies aggregated \$650,000, making a total new capital of \$950,000. During the same period one trust company having a capital of \$750,000 was merged with another trust company, its capital being eliminated in the process. Another trust company having a capital of \$1,000,000 sold its business to a national bank and went into voluntary liquidation, so that there was a net loss in trust company capital for the year of \$800,000. Surplus, including all undivided profits based upon market values, has shown an increase of \$14,192,818, as compared with a loss of \$12,389,759 during the previous year. This change was due to

a large extent to the increase in security values. The ratio of capital, surplus and undivided profits to aggregate deposits was 11.6 per cent at the close of 1915, as compared with 11.3 per cent at the close of 1914, a truly remarkable record for the margin of safety when the large increase in deposits is taken into account.

TRUST COMPANY STATISTICS

Following is a summarized statement of resources and liabilities of the trust companies reporting to the Banking Department on the dates specified during the past three years:

Resources	December 9, 1913	December 24, 1914	December 31, 1915
Stock and bond investments, viz.:			
Public securities, market value.....	\$32,661,760	\$96,258,534	\$152,415,058
Private securities, market value.....	313,875,811	340,511,568	399,358,674
Real estate owned.....	40,932,080	42,245,370	42,878,395
Mortgages owned.....	93,082,052	94,302,392	90,227,621
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	14,443,270	13,860,654	14,111,208
Loans and discounts secured by other collateral.....	506,365,342	562,879,332	873,687,227
Loans, discounts and bills purchased not secured by collateral.....	188,956,827	208,212,787	254,895,957
Overdrafts.....	157,509	142,360	240,574
Due from trust companies, banks and bankers.....	140,205,606	187,730,417	377,764,170
Specie.....	108,587,054	90,874,350	137,583,660
United States legal tender notes and notes of national banks.....	15,697,213	16,123,335	13,917,573
Cash items, viz.: bills and checks for next day's clearings; other cash items.....	15,441,540	16,116,106	66,823,938
Federal reserve notes.....			1,261,416
Customers' liability on acceptances (per contra, see liabilities).....		23,542,185	50,007,219
Amount of assets not included in any of the above items.....	54,300,102	47,793,007	57,722,053
Add for cents.....	41	40	43
Total resources.....	\$1,574,656,207	\$1,740,598,437	\$2,532,892,786
LIABILITIES			
Capital.....	\$78,650,000	\$80,400,000	\$79,600,000
Surplus, including all undivided profits, on market value.....	174,941,802	162,552,043	176,744,861
Unpaid dividends and reserve for taxes, interest, etc.....	1,942,583		
Preferred deposits:			
Due New York State savings banks.....	50,987,337	50,105,624	70,422,938
Due New York State savings and loan associations, credit unions and land bank.....	553,473	379,660	437,852
Trust deposits not payable within 30 days.....	22,822,960		
Due as executor, administrator, guardian, etc.....	36,888,452	50,337,961	127,855,752

LIABILITIES	December 9, 1913	December 24, 1914	December 31, 1915
Other deposits preferred because secured by out- standing unmatured bonds issued by the State of New York.....	\$17,630,710	.....	.....
Deposits by the State of New York.....	.....	\$9,197,280	\$7,849,731
Deposits by Superintendent of Banks of State of New York.....	.....	1,997,139	1,474,284
Other deposits preferred because secured by a pledge of assets.....	5,130,251	7,671,015	7,127,189
Deposits otherwise preferred.....	2,242,240	1,106,852	6,269,379
Due depositors, not preferred.....	1,047,240,308	1,209,181,342	1,751,588,393
Amount due trust companies, banks and bankers	79,595,833	101,054,111	227,551,618
Bills payable.....	50,000	885,316	369,000
Rediscounts.....	.....	1,022,957	36,972
Acceptances of drafts payable at a future date or authorized by commercial letters of credit....	.....	23,542,185	49,881,027
Other liabilities.....	55,980,217	35,164,912	25,683,772
Add for cents.....	41	40	43
Total liabilities.....	\$1,574,656,207	\$1,740,598,437	\$2,532,892,786
Total deposits.....	\$1,263,091,564	\$1,437,030,984	\$2,200,577,111

SAVINGS BANKS

The savings banks in New York State experienced a prosperous year. The increase in bond values has enabled them to increase their surplus during the year by \$14,419,839.61, the total amount of such surplus on January 1, 1916, being \$154,124,167.51 as against \$139,704,327.90 a year ago. During the same period deposits showed an increase of \$47,705,979.85. Dividends credited aggregated \$65,124,623.36 or \$17,418,643.51 more than the total increase in deposits. The total amount deposited, exclusive of dividends credited to accounts, was \$412,502,363.32 as against withdrawals of \$429,908,102.58. The number of depositors in savings banks on January 1, 1916, was 3,243,362, an increase for the year of 72,057. The total resources aggregated \$1,974,046,375.62, an increase of \$61,841,801.70. Average deposits amounted to \$560.90.

Since the close of the year the Superintendent of Banks issued an authorization certificate to the Flatbush Savings Bank located in Brooklyn. This is the first savings bank authorized since 1910.

DETAILED STATISTICS

The following table gives in detail the resources and liabilities of the savings banks of the State, together with other interesting statistics:

CONDITION OF THE SAVINGS BANKS

<i>Resources</i>	
Bonds and mortgages.....	\$1,043,325,012 46
Stock and bond investments:	
United States.....	\$642,080 00
District of Columbia.....	160,000 00
New York State.....	21,795,000 00
Bonds of other States.....	40,194,004 00
Bonds of cities in other States.....	137,431,324 78
Bonds of cities in this State.....	213,605,080 68
Bonds of counties in this State.....	20,331,320 00
Bonds of towns in this State.....	8,985,255 21
Bonds of villages in this State.....	20,595,681 94
Bonds of school districts in this State.....	8,524,085 31
Railroad mortgage bonds.....	294,374,296 96
Total par value of stocks and bonds....	<u>\$766,638,128 88</u>
Amount of stocks and bonds at investment value.....	\$790,080,327 82
Amount of stocks and bonds at cost.....	<u>1,084,763,840 80</u>
Estimated market value of stocks and bonds.....	737,631,246 58
Loans on pledge of securities.....	180,600 00
Banking houses and lots at actual cash value.....	19,771,060 36
Other real estate at actual cash value.....	11,706,343 58
Cash on deposit in banks and trust companies.....	124,506,726 84
Cash on hand.....	13,468,021 41
Total of collectible interest.....	22,603,805 09
Other assets.....	853,559 30
Total resources.....	<u>\$1,974,046,375 62</u>
<i>Liabilities</i>	
Amount due depositors.....	\$1,819,206,937 91
Other liabilities.....	715,270 20
Surplus on estimated market value of stocks and bonds.....	154,124,167 51
Total liabilities.....	<u>\$1,974,046,375 62</u>
Surplus on par value of stocks and bonds.....	<u>\$183,009,554 05</u>
<i>Statistical items</i>	
Number of open accounts.....	3,243,362
Number of accounts opened or reopened during the year.....	533,032
Number of accounts closed during the year.....	460,312
Amount deposited during the year not including dividends credited.....	\$412,502,363 32
Amount withdrawn during the year.....	429,908,102 58
Amount of dividends paid and credited during the year.....	65,124,623 36
Salaries paid for the year.....	3,245,975 49
Expenses other than salaries for the year.....	<u>3,644,019 49</u>

A comparison of certain salient features of the savings bank transactions of the last three years follows:

	Gain shown by 1913 reports over 1912	Gain shown by 1914 reports over 1913	Gain shown by 1915 reports over 1914
Gain in open accounts.....	78,539	27,851	72,057
Gain in resources.....	\$64,550,578 18	*\$14,129,757 84	\$61,841,801 70
Gain in amount due depositors.....	52,244,297 67	29,803,491 53	47,705,979 85
Increase in market value surplus.....	*1,615,981 64	22,915,321 71	14,419,839 61
Gain in per surplus.....	14,365,549 94	12,956,596 97	12,322,918 53
Gain in dividends paid or credited.....	1,997,697 41	2,551,679 46	1,960,914 00
Gain in amount deposited during year...	4,908,512 19	*29,647,942 70	2,226,673 99
Increase in amount withdrawn during year	24,998,250 53	*4,654,612 90	*13,711,185 03

* Decrease.

SAVINGS BANK DIVIDEND RATES

The rates of dividends paid by the savings banks of the State in January and July, 1915, and in January, 1916, are shown in the following table:

	January, 1915	July, 1915	January, 1916
Number paying 4 per cent.....	89	94	101
Number paying 4 and 4½ per cent.....		2	2
Number paying 3½ per cent.....	39	33	29
Number paying 3 and 4 per cent.....	8	7	5
Number paying 3 and 3½ per cent.....		1	
Number paying 3½ and 4 per cent.....	3	3	3
Number paying 3 per cent.....	1		

THE POSITION OF STATE INSTITUTIONS IN NEW YORK

Reports filed with the Comptroller of the Currency on June 23, 1915, showed that the resources of the 27,062 institutions of the United States, exclusive of the 12 Federal Reserve banks, were nearly \$28,000,000,000, or an average for each institution reporting of a little over \$1,000,000. For the same period 140 savings banks, 201 banks of deposit and discount, 80 trust companies, and 73 private bankers, or a total of 494 institutions in New York State, reported total resources of over \$4,670,000,000, or an average for each institution of nearly \$10,000,000. The ratio of

resources of the State institutions of New York against the total resources of institutions in the entire country is 16.8 per cent.

Trust companies and banks of deposit and discount had total resources on December 31, 1915, of \$3,326,321,670, or nearly 12 per cent of the total for the country.

The savings deposits of 630 mutual savings banks reporting to the Comptroller of the Currency on June 23, 1915, were \$4,319,000,000, of which amount \$1,930,000,000 was contributed by the 140 savings banks in New York State, or nearly 45 per cent of the total.

The capital, surplus and undivided profits of trust companies, banks of deposit and discount and private bankers for New York State on July 1, 1915, were \$337,055,250, while the surplus of savings banks was approximately \$138,020,085, which would make a grand total of \$475,075,335, or more than 10 per cent of the total of all banking institutions in the United States.

HYPOTHECATION OF ASSETS

It is gratifying to note that the items of bills payable which in the case of trust companies amounted to \$885,316 on December 24, 1914, amounts now to but \$269,000. The contingent liability, because of bills rediscounted, and which amounted to \$1,022,957 at the close of 1914, has been almost entirely eliminated, amounting to but \$36,972 on December 31, 1915. The department has at all times frowned upon the practice of hypothecating assets in order to obtain additional funds, and it is receiving the co-operation of the institutions in its efforts to restrict this practice.

ACCEPTANCES

The privilege granted trust companies of accepting for payment at a future date drafts drawn upon them by their customers has proved popular during the year. The total acceptances outstanding at the close of the year amounted to \$49,881,027, as compared to \$23,542,185 on December 24, 1914.

PERSONAL LOAN COMPANIES AND BROKERS

At the close of the year, there were under the control of this department 20 personal loan companies and 2 personal loan brokers with a combined capital of \$655,275. Of this number,

18 personal loan companies and 1 personal loan broker were authorized during the year. The authorization certificate of one of the personal loan brokers, Izora F. Wilson, was revoked on December 31, 1915, after due investigation.

One of the personal loan companies, the Equitable Personal Loan Company, was closed on June 2, 1915, by this department, but was permitted to resume business on September 3, 1915, after making good an impairment of capital.

Personal loan companies are authorized by the Superintendent of Banks to engage in the business of making small loans to needy borrowers. The law restricts the amount loaned to any individual at any one time to \$200, and fixes the maximum rate of interest on loans at 2 or 3 per centum per month, according to the class of loans made. It is provided that under no circumstances must the interest on any loan be more than 3 per centum per month.

Personal loan brokers are individuals engaged in the same class of business and subject to the same restrictions.

All personal loan companies and personal loan brokers are now transacting business under the provisions of article IX of the Banking Law as amended and re-enacted by chapter 588 of the Laws of 1915. Some time prior to the passage of this act, there had been considerable difficulty in the supervision of these corporations and individuals owing to conflicting statutes. By this act all such contradictions were reconciled and the law clarified and improved.

INVESTMENT COMPANIES

The Morris Plan Company of Albany was authorized during the past year and papers are on file for the organization of similar companies at Syracuse and Buffalo. These companies are being organized for the purpose of loaning small sums of money at a reasonable rate of interest.

Applications for the organization of other investment companies for certain credit purposes have been filed, and it is expected authorizations will be granted.

INSTITUTIONS UNDER THE SUPERVISION OF THE BANKING DEPARTMENT

The steady increase in the number of institutions under the supervision of the New York State Banking Department still continues. At the close of the year the total number of institutions

under supervision was 1,072, which makes it mandatory for the Superintendent of Banks to make in each year at least 1,576 examinations, in compliance with the provisions of section 39 of the Banking Law. The law requires banks of deposit and discount, trust companies and 76 of the 88 private bankers operating in this State, to be examined at least twice a year. It is also necessary to make in addition many special examinations.

The following table gives the number of institutions under the supervision of this department, January 1, 1916:

Banks of deposit and discount.....	203
Banks of deposit and discount (branches).....	98
Private bankers.....	88
Trust companies.....	82
Trust companies (branches).....	47
Savings banks.....	140
Safe deposit companies.....	47
Safe deposit companies (branches).....	37
Investment companies.....	15
Investment companies (branches).....	1
Personal loan companies.....	20
Personal loan brokers.....	1
Foreign corporation agencies.....	23
Savings and loan associations.....	251
Building lot associations.....	1
Land Bank.....	1
Credit Unions.....	17
	<hr/>
	1,072

The following table shows the number of examinations required by law to be made of these institutions:

Banks of deposit and discount.....	406
Banks of deposit and discount (branches).....	196
Private bankers (76 twice yearly, 12 annually).....	164
Trust companies.....	164
Trust companies (branches).....	94
Savings banks.....	140
Safe deposit companies.....	47
Safe deposit companies (branches).....	37
Investment companies.....	13
Investment companies (branches).....	1
Personal loan companies.....	20
Personal loan brokers.....	1
Foreign corporation agencies.....	23
Savings and loan associations.....	251
Building lot associations.....	1
Land Bank.....	1
Credit Unions.....	17
	<hr/>
	1,576

PAYMENT OF DEPARTMENT'S EXPENSES

Despite the steady increase in the number and resources of institutions and the consequently increasing work made necessary by the new banking law, the total expenses of the department show an increase for the last fiscal year of only \$1,206.70, or about one-half of one per cent against an increase in resources of over 11 per cent. The total expenses were \$227,920.40, as against \$226,713.70 of the previous year.

The expenses of the department are paid in the first instance out of the State Treasury, and reimbursement therefor made through assessment by the Superintendent of Banks upon the various institutions which are subject to his supervision. The account of the Banking Department on the books of the State Comptroller shows that from the date of the department's organization in 1851 to October 1, 1915, the department has received from the State Treasurer an aggregate of \$3,380,600.77, and paid into the State Treasury in the same time a total of \$3,254,519.09. The balance which was due the State Treasurer on October 1, 1915, has since been paid into the treasury. It will thus be seen that the cost of running this department since its organization in 1851 has been paid entirely by the institutions under its supervision, and no part thereof has been borne by the taxpayers of the State.

NEW TRUST COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
Rome Trust Company..	Rome.....	Feb. 15, 1915	Feb. 26, 1915	\$100,000
Livingston County Trust Company.....	Geneseo.....	May 1, 1915	June 28, 1915	100,000
St. Lawrence Trust Company.....	Ogdensburg...	June 4, 1915	Oct. 14, 1915	100,000

NEW TRUST COMPANY BRANCHES

NAME	Location	Location of new branch
Broadway Trust Company.....	New York..	Bridge Plaza, cor. Radde street, Long Island City.
Transatlantic Trust Company....	New York..	130 East Seventh street, Borough of Manhattan.
Metropolitan Trust Company....	New York..	716 Fifth avenue, Borough of Manhattan
Lincoln Trust Company.....	New York..	346 Broadway, Borough of Manhattan.
Bankers Trust Company.....	Buffalo.....	Corner Main and Utica streets, Buffalo.

TRUST COMPANY BRANCHES CLOSED

NAME	Location	Location of closed branch
Transatlantic Trust Company....	New York..	207 Second avenue, Borough of Manhattan.
Lincoln Trust Company.....	New York..	413 Broadway Borough of Manhattan.
Empire Trust Company.....	New York..	65 Cedar street, Borough of Manhattan.

INCREASE OF CAPITAL—TRUST COMPANIES

NAME	Location	Date of increase	Amount of increase
Citizens' Trust Company of Utica, N. Y.	Utica.....	Jan. 5, 1915	\$200,000
Rome Trust Company.....	Rome.....	Mar. 13, 1915	200,000
Buffalo Trust Company.....	Buffalo.....	June 3, 1915	50,000
The Syracuse Trust Company.....	Syracuse.....	Sept. 24, 1915	200,000
Guaranty Trust Company of New York.	New York....	Nov. 24, 1915	10,000,000

TRUST COMPANY MERGERS

NAME	Location	Merger	Date of merger
Home Trust Company of New York.	Brooklyn.	Into Lawyers' Title, Insurance and Trust Company.....	Feb. 1, 1915

CHANGE OF NAME OF TRUST COMPANIES

- Feb. 1, 1915 Name of Lawyers' Title, Insurance and Trust Company changed to Lawyers' Title and Trust Company.
- Oct. 11, 1915 Name of Manufacturers-Citizens' Trust Company of Brooklyn changed to Manufacturers' Trust Company.

TRUST COMPANY CLOSED

NAME	Location	Date of withdrawal	Capital
The Mutual Alliance Trust Company of New York*.....	New York....	April 30, 1915	\$1,000,000

* Voluntary liquidation.

TRUST COMPANY REFUSED

NAME	Location	Date
Directors' Trust Company.....	New York.....	Dec. 3, 1915

NEW SAFE DEPOSIT COMPANIES

NAME	Location	Certificate approved	Date of authorisation	Capital
The State Safe Deposit Company.....	New York....	June 10, 1915	July 14, 1915	\$100,000
The Farmers' Safe Deposit Company.....	New York....	Sept. 20, 1915	Oct. 26, 1915	100,000

SAFE DEPOSIT COMPANY CLOSED

NAME	Location	Date of closing	Capital
Wall Street Safe Deposit Company*....	New York.....	Feb. 5, 1915	\$100,000

* Voluntary liquidation.

NEW SAFE DEPOSIT COMPANY BRANCHES

NAME	Location	Location of new branch
Corn Exchange Safe Deposit Company.....	New York....	162-164 Stuyvesant place, New Brighton.
Corn Exchange Safe Deposit Company.....	New York....	126 East 86th street, Borough of Manhattan.
Corn Exchange Safe Deposit Company.....	New York....	762-776 Lexington avenue, Borough of Manhattan.
Empire Safe Deposit Company.	New York....	120 Broadway, Borough of Manhattan.
Empire Safe Deposit Company.	New York....	580 Fifth avenue, Borough of Manhattan.
The State Safe Deposit Company	New York....	Cor. Graham avenue and Varet street, Borough of Brooklyn.
The State Safe Deposit Company	New York....	Cor. Union and Westchester avenues, Borough of Bronx.
The State Safe Deposit Company	New York....	Cor. Stone and Pitkin avenues, Borough of Brooklyn.
Madison Safe Deposit Company	New York....	204 Fifth avenue, Borough of Manhattan.

SAFE DEPOSIT COMPANY BRANCHES CLOSED

NAME	Location	Date of closing
Corn Exchange Safe Deposit Company.....	14 Richmond Terrace, New Brighton	Mar. 5, 1915
Empire Safe Deposit Company....	42 Broadway, New York.....	May 21, 1915
Empire Safe Deposit Company....	120 Broadway, New York.....	Sept. 9, 1915
Madison Safe Deposit Company...	413 Broadway, New York.....	Oct. 1, 1915

PERSONAL LOAN COMPANIES AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Capital
St. Bartholomew's Loan Association.....	New York..	Jan. 5, 1915	Jan. 5, 1915	\$40,275
The Auburn Personal Loan Company.....	Auburn....	Jan. 19, 1915	Feb. 8, 1915	5,000
Provident Loan Society of Rochester.....	Rochester..	Mar. 3, 1915	Mar. 3, 1915	50,000
Union Loan Company....	Syracuse...	Mar. 5, 1915	Mar. 5, 1915	10,000
Personal Loan Association of Onondaga Co., Inc..	Syracuse...	Mar. 8, 1915	Mar. 8, 1915	10,000
Cayuga Loan Company..	Auburn....	Mar. 10, 1915	Mar. 10, 1915	10,000
Onondaga Provident Loan Association, Inc.....	Syracuse...	Mar. 13, 1915	Mar. 13, 1915	30,000
Syracuse Loan Company..	Syracuse...	Mar. 19, 1915	Mar. 19, 1915	10,000
Fidelity Credit Company.	Buffalo....	Mar. 20, 1915	Mar. 20, 1915	10,000
Buffalo Security Company	Buffalo....	Mar. 20, 1915	Mar. 20, 1915	10,000
American Credit Company	Buffalo....	Mar. 22, 1915	Mar. 22, 1915	10,000
Standard Credit Company of Buffalo.....	Buffalo....	Mar. 22, 1915	Mar. 22, 1915	10,000
Home Credit Company...	Buffalo....	Mar. 22, 1915	Mar. 22, 1915	10,000
Provident Loan Company of Buffalo.....	Buffalo....	Mar. 22, 1915	Mar. 22, 1915	10,000
Remedial Loan Society of Buffalo, Inc.....	Buffalo....	Mar. 24, 1915	Mar. 24, 1915	30,000
The Utica Provident Loan Association.....	Utica.....	Mar. 25, 1915	Mar. 25, 1915	10,000
The Chattel Loan Society of New York, Inc.....	New York..	Mar. 25, 1915	Mar. 25, 1915	200,000
Empire City Personal Loan Company.....	Elmhurst...	Sept. 21, 1915	Oct. 22, 1915	10,000

PERSONAL LOAN BROKER AUTHORIZED

NAME	Location	Certificate approved	Date of authorisation	Capital
David Gordon.....	New York....	Mar. 15, 1915	April 9, 1915	\$10,000

INCREASE OF CAPITAL OF PERSONAL LOAN COMPANIES

NAME	Location	Date	Amount of increase
The Remedial Loan Society of Buffalo..	Buffalo.....	Jan. 28, 1915	\$10,000
Onondaga Provident Loan Association, Inc.....	Syracuse.....	June 16, 1915	10,000

PERSONAL LOAN COMPANY CLOSED

NAME	Location	Remarks.
The Equitable Personal Loan Company.....	New York....	Superintendent took possession. June 2, 1915. Allowed to resume business September 3, 1915

NEW PERSONAL LOAN COMPANY BRANCH

NAME	Location	Location of new branch
Chattel Loan Society of New York, Inc.....	New York....	Rooms 7-8 Minden Bldg, Howard avenue and Monroe street, Brooklyn, N. Y.

AUTHORIZATION OF PERSONAL LOAN BROKER REVOKED

NAME	Location	Date of revocation
Isora F. Wilson.....	New York.....	Dec. 31, 1915

NEW INVESTMENT COMPANIES

NAME	Location	Certificate approved	Date of authorisation	Capital
The Morris Plan Company of Albany.....	Albany...	July 21, 1915	July 30, 1915	\$100,000

INVESTMENT COMPANY BRANCH

NAME	Location	Location of new branch
The Morris Plan Company of New York.....	New York....	52 William street.

INCREASE OF CAPITAL OF INVESTMENT COMPANIES

NAME	Location	Date of increase	Amount of increase
Guaranteed Mortgage Company of New York.....	New York....	April 15, 1915	\$125,000
The Morris Plan Company of New York.	New York....	Sept. 8, 1915	400,000

FUNDS OF CLOSED SAVINGS BANKS HELD BY THE BANKING DEPARTMENT

Funds belonging to former depositors of thirty-three closed savings banks continue to be held by this Department. During the year 1915 payments aggregating \$12.87 were made to claimants who had furnished to the Superintendent of Banks satisfactory evidence of their right to the same. These payments were made from moneys remaining to the credit of three closed institutions; the Bond Street Savings Bank, New York City, the Oriental Savings Bank, New York City and the Third Avenue Savings

Bank, New York City. Following is the statement giving the names of the closed savings banks, the years they were chartered and closed, the rate per centum of dividends declared, unclaimed dividends deposited with the Superintendent of Banks, the amount disbursed to claimants, and the balance of unclaimed dividends.

Year chartered	Year closed	NAME OF INSTITUTION	Rate per cent. of dividend declared	Unclaimed dividends deposited with superintendent	Paid by superintendent to claimants	Balance unclaimed
1860	1876	Abington Square Savings Bank.....	48	\$930 37	\$481 78	\$448 50
1860	1876	Bond Street Savings Bank, N. Y.....	86 5-8	21,132 88	10,442 01	10,690 87
1868	1871	Bowling Green Savings Bank.....	35	3,994 29	19 56	3,974 73
1867	1875	Central Park Savings Bank.....	30	1,497 76	704 19	793 57
1857	1880	Central Savings Bank, Troy*.....	100	49 72	.....	49 72
1866	1880	Chautauqua County Savings Bank*.....	100	2 24	.....	2 24
1870	1877	Clairmont Savings Bank.....	15	501 90	17 98	483 92
1868	1877	Clinton Savings Bank.....	68.169	831 91	81 14	750 77
1868	1877	Cossackie Savings Institution*.....	100	258 32	19 60	238 72
1869	1884	Eleventh Ward Savings Bank*.....	100	1,833 19	147 25	1,685 94
1869	1880	Equitable Savings Institution*.....	100	150 49	45	150 04
1862	1869	Fulton County Savings Bank*.....	100	26 32	4 22	22 10
1868	1877	German Savings Bank of the Town of Morrisania.....	46 1-6	3,656 86	1,488 39	2,168 47
1866	1875	German Uptown Savings Bank.....	64	5,598 70	1,142 92	4,455 78
1904	1908	Guardian Savings Bank, Brooklyn*.....	100	888 27	700 03	188 24
1871	1879	Haverstraw Savings Bank.....	75	596 04	327 21	268 83
1866	1880	Hope Savings Bank, Albany*.....	100	320 71	.....	320 71
1871	1880	Mechanics' Savings Bank, Brooklyn*.....	100	329 39	.....	329 39
1852	1876	Mechanics and Traders' Savings Institution, New York.....	71	14,315 91	7,055 48	7,260 43
1865	1883	Morrisania Savings Bank*.....	100	842 74	670 88	171 86
1868	1875	Mutual Benefit Savings Bank.....	64	7,554 86	3,630 80	3,924 06
1869	1876	New Amsterdam Savings Bank.....	77	429 79	9 20	420 59
1874	1879	Newtown Savings Bank*.....	100	1 40	.....	1 40
1869	1877	Oriental Savings Bank, New York.....	60½	2,255 50	296 47	1,959 03
1868	1880	Park Savings Bank, Brooklyn*.....	100	329 44	.....	329 44
1863	1875	People's Savings Bank, New York.....	48 7-12	5,530 96	3,027 14	2,503 82
1869	1881	Port Jervis Savings Bank*.....	100	251 97	248 13	3 84
1867	1877	Saratoga Savings Bank.....	88	437 88	1 82	436 06
1868	1876	Security Savings Bank, New York.....	61½	1,865 72	628 81	1,236 91
1854	1878	Sixpenny Savings Bank, New York.....	85.55	39,319 89	12,645 86	26,674 03
1854	1875	Third Ave. Savings Bank, New York.....	19	895 15	465 91	429 24
1870	1876	Trades Savings Bank, New York.....	15	547 32	3 72	543 60
1873	1878	Union Savings Bank, Saratoga Springs.....	6	180 89	36 17	144 72
Total.....				\$117,358 78	\$44,297 12	\$73,061 66

* Closed voluntarily.

CAPITAL AND SURPLUS OF TRUST COMPANIES

The following table gives the titles, capital, book surplus and market value surplus of the trust companies which reported their condition to the Superintendent of Banks as of December 31, 1915:

NAME AND LOCATION	Capital	Surplus at book value of stocks and bonds	Surplus at market value of stocks and bonds
Adirondack Trust Company, The, Saratoga Springs...	\$100,000	\$144,016	\$170,249
Albany Trust Company, The, Albany.....	400,000	285,095	312,928
Astor Trust Company, New York City.....	1,250,000	1,243,655	1,541,086
Auburn Trust Company, Auburn.....	150,000	178,296	171,156
Bankers' Trust Company of Buffalo, Buffalo.....	1,000,000	288,014	346,350
Bankers' Trust Company, New York City.....	10,000,000	12,923,760	14,694,097
Broadway Trust Company, New York City.....	1,500,000	922,539	902,539
Brooklyn Trust Company, Brooklyn.....	1,500,000	3,287,238	3,730,746
Buffalo Trust Company, Buffalo.....	200,000	171,184	170,665
Central City Trust Company, Syracuse.....	300,000	313,873	313,976
Central Trust Company, New York City.....	3,000,000	17,588,402	17,502,200
Chemung Canal Trust Company, Elmira.....	600,000	563,909	573,155
Citizens' Trust Company, Fredonia.....	100,000	64,849	59,349
Citizens' Trust Company of Schenectady, N. Y., Schenectady.....	150,000	232,287	289,826
Citizens' Trust Company of Utica, N. Y., Utica.....	500,000	534,295	556,504
Columbia Trust Company, New York City.....	2,000,000	7,583,723	7,659,684
Columbus Trust Company, Newburgh.....	100,000	137,783	159,202
Commercial Trust Company, New York City.....	500,000	133,021	134,040
Commonwealth Trust Company, Buffalo.....	500,000	225,595	236,591
County Trust Company, White Plains.....	100,000	161,445	165,737
Empire Trust Company, New York City.....	1,500,000	1,345,196	1,375,184
Equitable Trust Company of New York, New York City.....	3,000,000	9,457,084	9,608,497
Farmers' Loan and Trust Company, New York City..	1,000,000	7,000,361	7,382,949
Fidelity Trust Company of Buffalo, Buffalo.....	500,000	428,994	475,878
Fidelity Trust Company, New York City.....	1,000,000	1,239,830	1,204,830
Fidelity Trust Company, Rochester.....	200,000	297,154	261,418
Franklin Trust Company, Brooklyn.....	1,000,000	1,172,473	1,257,869
Fulton Trust Company, New York City.....	500,000	622,660	702,120
Genesee Valley Trust Company, Rochester.....	400,000	153,248	120,024
Glens Falls Trust Company, Glens Falls.....	100,000	156,020	168,414
Guaranty Trust Company of New York, New York City.....	10,000,000	23,016,654	26,352,048
Hamilton Trust Company, Brooklyn.....	500,000	1,102,381	1,085,934
Hudson River Trust Company, Hudson.....	125,000	78,030	86,413
Hudson Trust Company, New York City.....	500,000	616,768	600,823
Huguenot Trust Company of New Rochelle, New Rochelle.....	150,000	59,522	60,276
Ithaca Trust Company, Ithaca.....	200,000	122,647	190,452
Kings County Trust Company, Brooklyn.....	500,000	2,647,528	2,635,213
Lawyers' Title and Trust Company, New York City..	4,000,000	5,189,662	5,386,056
Lincoln Trust Company, New York City.....	1,000,000	525,917	503,891
Livingston County Trust Company, Genesee.....	100,000	11,028	11,917
Madison County Trust and Deposit Company, Oneida..	100,000	63,796	71,370
Manufacturers' Trust Company, Brooklyn.....	1,000,000	351,590	321,590

NAME AND LOCATION	Capital	Surplus at book value of stocks and bonds	Surplus at market value of stocks and bonds
Metropolitan Trust Company, New York City	\$2,000,000	\$6,035,819	\$6,087,328
Montgomery County Trust Company, Amsterdam....	200,000	113,474	125,237
Mount Vernon Trust Company, Mount Vernon.....	200,000	375,877	352,037
Mutual Trust Company of Westchester County, Port Chester.....	300,000	75,092	97,502
Nassau County Trust Company, Mineola.....	100,000	96,837	109,341
New Rochelle Trust Company, New Rochelle.....	200,000	47,977	90,680
New York Life Insurance and Trust Company, New York City.....	1,000,000	3,937,418	4,063,289
New York Trust Company, New York City.....	3,000,000	10,765,397	11,247,084
Niagara Falls Trust Company, Niagara Falls.....	100,000	191,575	188,575
Northern New York Trust Company, Watertown....	400,000	495,405	499,884
Northport Trust Company, Northport.....	100,000	48,812	48,617
Olean Trust Company, Olean.....	100,000	3,137	3,137
Orange County Trust Company, Middletown.....	100,000	295,101	293,132
People's Trust Company of Binghamton, Binghamton.	500,000	125,965	122,013
People's Trust Company, The, Brooklyn.....	1,000,000	1,571,295	1,603,822
Poughkeepsie Trust Company, Poughkeepsie.....	125,000	190,514	154,113
Queens County Trust Company, Jamaica.....	600,000	91,738	93,838
Rochester Trust and Safe Deposit Company, Rochester.	500,000	849,510	849,510
Rockland County Trust Company, Nyack.....	100,000	40,125	48,248
Rome Trust Company, Rome.....	300,000	70,085	75,673
St. Lawrence Trust Company, Ogdensburg.....	100,000	26,407	29,461
Salamanca Trust Company, Salamanca.....	100,000	185,202	186,562
Schenectady Trust Company, Schenectady.....	250,000	364,272	420,876
Security Trust Company of Rochester, Rochester....	300,000	517,667	576,667
Security Trust Company of Troy, The, Troy.....	200,000	124,354	165,365
Suffolk County Trust Company, The, Riverhead.....	100,000	102,052	103,552
Syracuse Trust Company, Syracuse.....	500,000	505,774	524,915
Title Guarantee and Trust Company, New York City..	5,000,000	11,891,645	11,965,740
Transatlantic Trust Company, New York City.....	700,000	450,000	478,680
Troy Trust Company, The, Troy.....	200,000	66,047	79,706
Trust Company of Wyoming County, Waraw.....	100,000	46,755	48,490
Trust and Deposit Company of Onondaga, Syracuse..	1,000,000	654,829	654,829
Union Trust Company of Albany, N. Y., The, Albany..	250,000	524,294	610,348
Union Trust Company of Jamestown, Jamestown....	300,000	186,541	229,594
Union Trust Company of New York, New York City..	3,000,000	5,197,722	5,162,096
Union Trust Company of Rochester, Rochester.....	500,000	484,788	494,896
United States Mortgage and Trust Company, New York City.....	2,000,000	4,280,184	4,241,608
United States Trust Company of New York, New York City.....	2,000,000	14,250,742	14,303,188
Utica Trust and Deposit Company, Utica.....	400,000	444,110	520,887
Westchester Trust Company, Yonkers.....	300,000	258,608	241,157

SAFE DEPOSIT COMPANIES

The following list gives the names, location and capital of the safe deposit companies as of January 1, 1916:

Name and location	Capital
Albany Safe Deposit and Storage Company, Albany.....	\$90,000 00
Astor Safe Deposit Company, New York City.....	100,000 00
Atlantic Safe Deposit Company, New York City.....	100,000 00
Bankers' Safe Deposit Company, New York City.....	100,000 00
Broadway Safe Deposit Company, New York City.....	100,000 00
Bronx Safe Deposit Company, New York City.....	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn.....	100,000 00
Central Safe Deposit Company, Ossining.....	10,000 00
City Safe Deposit Company, of Albany, N. Y.....	50,000 00
Colonial Bank Safe Deposit Company, New York City.....	100,000 00
Commercial Safe Deposit Company, New York City.....	100,000 00
Corn Exchange Safe Deposit Company, New York City.....	300,000 00
County Safe Deposit Company, White Plains.....	10,000 00
Empire City Safe Deposit Company, New York City.....	100,000 00
Empire Safe Deposit Company, New York City.....	100,000 00
Equitable Safe Deposit Company of New York, The.....	150,000 00
Farmers' Safe Deposit Company, The, New York City.....	100,000 00
Fifth Avenue Safe Deposit Company, New York City.....	100,000 00
Franklin Safe Deposit Company, Brooklyn.....	100,000 00
Garfield Safe Deposit Company, New York City.....	150,000 00
Greenwich Safe Deposit Company, New York City.....	100,000 00
Guaranty Safe Deposit Company, New York City.....	100,000 00
Hanover Safe Deposit Company, New York City.....	200,000 00
Hudson Safe Deposit Company, New York City.....	100,000 00
Knickerbocker Safe Deposit Company, New York City.....	100,000 00
Lincoln Safe Deposit Company, New York City.....	1,000,000 00
Long Island Safe Deposit Company, Brooklyn.....	100,000 00
Madison Safe Deposit Company, New York City.....	100,000 00
Mercantile Safe Deposit Company, New York City.....	450,000 00
Metropolitan Safe Deposit Company, New York City.....	100,000 00
Mount Vernon Safe Deposit Company, Mount Vernon.....	10,000 00
New Maiden Lane Safe Deposit Company, New York City.....	100,000 00
New Rochelle Safe Deposit Company, New Rochelle.....	10,000 00
New York Produce Exchange Safe Deposit and Storage Company, New York City.....	150,000 00
New York Stock Exchange Safe Deposit Company, New York City..	100,000 00
Ossining Safe Deposit Company, Ossining.....	20,000 00
Rockland County Safe Deposit Company, Nyack.....	10,000 00
Safe Deposit Company of New York, New York City.....	100,000 00
Security Safe Deposit Company of Brooklyn.....	100,000 00
Security Safe Deposit Company, Buffalo.....	150,000 00
Security Safe Deposit Company of Troy.....	50,000 00
Standard Safe Deposit Company, New York City.....	200,000 00
State Safe Deposit Company, New York City.....	100,000 00
Thirty-fourth Street Safe Deposit Company, New York City.....	225,000 00
Union Trust Safe Deposit Company, New York City.....	100,000 00
United States Safe Deposit Company, New York City.....	200,000 00
Woolworth Building Safe Deposit Company, New York City.....	100,000 00
	<hr/> \$6,135,000 00 <hr/>

CONDITION OF THE SAFE DEPOSIT COMPANIES

Arranged in comparative form, the various items of resources and liabilities of the safe deposit companies reporting to the Su-

perintendent of Banks, as of the first day of January in each of the last three years are as follows:

RESOURCES	1914	1915	1916
Bonds and mortgages.....	\$137,550	\$141,600	\$272,250
Stock and bond investments.....	1,988,989	2,448,570	2,118,982
Real estate.....	2,653,617	2,432,935	2,433,128
Vaults and safes.....	3,149,080	3,069,971	3,077,533
Furniture and fixtures.....	189,998	181,925	166,785
Loans on collateral.....	23,150	1,000	1,000
Cash deposited.....	487,600	304,738	573,780
Cash on hand.....	2,819	2,189	2,787
Safe rentals due and accrued.....	64,507	62,134	71,259
Silver storage due and accrued.....	35,763	31,966	33,551
Warehouse storage due and accrued.....	127,674	134,744	130,189
Other assets.....	103,832	43,485	31,307
Add for cents.....	4	4	5
Totals.....	\$3,964,583	\$3,855,261	\$3,912,606
LIABILITIES			
Capital stock.....	\$6,085,000	\$6,035,000	\$6,135,000
Excess of assets over liabilities.....	1,568,264	1,609,788	1,820,967
Loans secured by bond and mortgage.....	1,018,000	970,000	670,000
Other loans.....	119,000	69,850	111,500
Interest due and accrued on loans.....	7,286	6,804	6,327
Expenses incurred but unpaid.....	10,109	10,865	11,133
Other liabilities.....	156,923	152,952	157,677
Add for cents.....	1	2	2
Totals.....	\$3,964,583	\$3,855,261	\$3,912,606

SECURITIES HELD IN TRUST

The securities held in trust by the Superintendent of Banks on the first day of January, 1916, for the protection of the depositors with and creditors of the several trust companies and of one investment company which is engaged in the business of receiving deposits, were as follows:

United States 2 per cent bonds.....	\$2,000 00
New York State 3 per cent bonds.....	206,000 00
New York State 4 per cent bonds.....	161,000 00
New York State 4½ per cent bonds.....	5,000 00
New York State 4½ per cent bonds.....	247,000 00
New York County 3.3 per cent bonds.....	50,000 00
New York City 2½ per cent bonds.....	318,000 00
New York City 3 per cent bonds.....	678,000 00
New York City 3½ per cent bonds.....	2,831,500 00
New York City 4 per cent bonds.....	584,500 00
New York City 4½ per cent bonds.....	3,372,000 00
New York City 4½ per cent bonds.....	581,500 00
Brooklyn City 3½ per cent bonds.....	250,000 00
Niagara Falls City 4 per cent bonds.....	30,000 00
Rochester City 3½ per cent bonds.....	80,000 00
Long Island City 3½ per cent bonds.....	10,000 00

Middletown City 3½ per cent bonds.....	\$20,000 00
Albany City 3½ per cent bonds.....	48,900 00
Albany City 4 per cent bonds.....	16,500 00
Jamestown City 4 per cent bonds.....	48,000 00
Jamestown City 4½ per cent bonds.....	5,000 00
Cohoes City 3½ per cent bonds.....	2,000 00
Utica City 4 per cent bonds.....	8,000 00
Buffalo City 3½ per cent bonds.....	15,000 00
Buffalo City 4 per cent bonds.....	20,000 00
Buffalo City 4½ per cent bonds.....	6,000 00
Rensselaer City 4½ per cent bonds.....	1,900 00
Rome City 4 per cent bonds.....	10,000 00
Little Valley Village 4.95 per cent bonds.....	4,190 40
School district 4.95 per cent bonds.....	19,000 00
Bonds and mortgages.....	177,500 00
Total.....	\$9,806,490 40

INSTITUTIONS SUBJECT TO THE SUPERINTENDENT OF THE BANKING DEPARTMENT

The total resources of the savings banks, trust companies and safe deposit companies of the State of New York on the first day of January in each year for the last twenty years, and of the State banks of deposit and discount as reported on the date nearest thereto, were:

Total Resources

DATE	Savings banks	Banks of deposit and discount	Trust companies	Safe deposit companies
1897, January 1.....	\$812,173,632 37	\$280,691,855	\$396,742,947	\$4,677,325 07
1898, January 1.....	869,751,244 02	324,766,619	483,739,925	5,116,362 15
1899, January 1.....	923,420,861 82	355,485,972	579,205,442	5,197,996 76
1900, January 1.....	1,000,209,099 51	366,304,182	672,190,671	5,269,271 04
1901, January 1.....	1,066,019,216 98	380,711,930	797,983,512	5,255,452 04
1902, January 1.....	1,131,564,624 00	421,616,408	969,403,911	5,663,016 97
1903, January 1.....	1,191,327,573 18	366,932,347	1,039,956,625	6,111,411 42
1904, January 1.....	1,238,800,468 61	382,080,238	1,039,735,828	6,939,799 37
1905, January 1.....	1,311,993,505 17	497,378,209	1,364,016,015	7,354,553 41
1906, January 1.....	1,405,800,904 84	*522,616,915	1,312,799,130	7,419,085 95
1907, January 1.....	1,464,950,833 40	*567,986,011	1,365,245,430	8,113,235 04
1908, January 1.....	1,465,295,677 92	509,680,073	1,012,747,930	8,375,569 53
1909, January 1.....	1,536,610,547 64	*614,707,421	1,477,575,489	9,352,822 12
1910, January 1.....	1,628,916,868 60	*610,421,807	1,604,203,727	9,583,960 78
1911, January 1.....	1,695,650,793 54	*610,142,579	1,515,453,650	8,621,722 91
1912, January 1.....	1,780,862,290 05	611,632,378	†1,690,075,954	8,094,038 15
1913, January 1.....	1,861,783,753 58	617,063,267	†1,598,555,823	8,658,127 40
1914, January 1.....	1,926,334,331 76	625,806,406	†1,574,666,207	8,964,583 83
1915, January 1.....	1,912,204,573 92	648,234,361	†1,740,598,437	8,855,261 45
1916, January 1.....	1,974,046,375 62	793,428,884	†2,532,892,786	8,912,606 17

* November; the other bank reports called in December. The increase in resources of these four classes of institutions during the year 1915 was \$999,383,018.42.

† December.

The total resources of private bankers December 24, 1914, was \$18,462,092; December 31, 1915, was \$14,110,565.

LIQUIDATION OF CLOSED INSTITUTIONS

CARNEGIE TRUST COMPANY

Marked progress was made in the liquidation of the Carnegie Trust Company during the past year, which permitted the payment to creditors of a third dividend of 5 per cent., amounting to \$328,692. In addition \$120,823 was paid to creditors entitled to the 35 per cent. heretofore declared, while preferred payments of \$4,500 were also made, making a total of \$454,015 paid to creditors during the year. This liquidation has now paid a total of 40 per cent. in dividends and has disbursed to date over \$3,366,000. The cash on hand at the close of the year was \$467,635, and was sufficient to pay an additional dividend. However, it was necessary to retain this money until the settlement of certain litigation now pending, particularly the so-called Lebaudy claim, and an action instituted by the trustees in bankruptcy of the New York Real Estate Security Company for the recovery of \$198,500 claimed as preference. The complaint in the latter matter was served December 24, 1915. Several important legal actions were decided in favor of the company during the year following the determination of the so-called Henkel and Morris cases, involving the enforcement of preferential payments of disputed classes of deposits, the department secured a final adjudication of the action begun against the trust company by the Madison Trust Company and the Nineteenth Ward Bank.

The trust company at the time of its failure held accounts approximating \$700,000, constituting funds deposited with it as trustee under trust deeds to secure bond issues and similar special purposes. In no one of these instances was the Carnegie Trust Company a trustee by judicial appointment. These claims were construed as being entitled to preferential payment under section 190 of the Banking Law, and were paid in full in 1911, except the claims of the Madison Trust Company for \$195,000 and the Nineteenth Ward Bank for \$124,000. The latter claims were consequently rejected by the State Banking Department. Actions were then brought to recover them, the Nineteenth Ward Bank claim being assigned first to Henry Phipps and thereafter to John M. McGrath for the purpose of suit.

On the trial of these actions the State Banking Department,

while making it their main contention that no liability on behalf of the Carnegie Trust Company arose by virtue of these transactions, claimed, however, that if it were established that the Carnegie Trust Company had become trustee for the funds obtained from the banks the claims were not entitled to a preference under section 190 of the Banking Law. Supreme Court Justice Platzek, in March, 1914, rejected this contention and gave judgment to the plaintiff for the full amount of their claims, with interest, and also directed the Superintendent of Banks to make preferential payments of their judgments.

The Department appealed to the Appellate Division, First Department, which unanimously decided that these claims were not entitled to preferential payments, sustaining the claim of the Banking Department, that the word "trustee" in section 190 of the Banking Law is applicable only to a trustee appointed by the courts of this State. The judgments, however, were sustained by a majority of the court as general claims against the Carnegie Trust Company. Justice Scott, dissenting, held that no trust had been created and that the plaintiff's remedies must be sought at law. Presiding Justice Ingraham, dissenting, held that the facts disclosed no liability whatsoever against the trust company. Appeals were taken by both sides to the Court of Appeals, which affirmed the decisions of the Appellate Division, making these claims general claims instead of preferential claims, thus saving for the liquidation over \$100,000.

Another important action passed upon was that brought in 1912 by Jacques Lebaudy, who claimed to be entitled to \$1,857,500 as a general creditor, and \$392,682.50 as a preferred creditor. The action was tried last year before Supreme Court Justice Shearn who disallowed the general claim and gave judgment for Lebaudy as an ordinary or general creditor in the sum of \$337,974.59. Lebaudy appealed and further brought on a motion to set aside the judgment, alleging the action had been tried contrary to his express directions. He failed in this attempt and must now prosecute his appeal.

Various other litigations were disposed of, so that on December 31, 1915, the amounts of rejected claims aggregated \$635,374, of which \$589,000 was claimed as preferential as against \$2,663,594

of rejected claims on December 31, 1914, of which \$767,616 were claimed as preferential. It will thus be seen that during the year the rejected claims were reduced to \$2,028,220.

The net amount of allowed claims due general creditors appearing on the books of the company on December 31, 1915, were \$3,944,415. From January 7, 1911, when the institution was closed, to December 31, 1915, less offsets, the gross amount of general claims allowed totaled \$6,573,780.

Unproved and unallowed claims appearing on the books of the company on December 31, 1915, amounted to \$328,105. Included in this amount is the Lebaudy claim for \$319,925, which has been allowed by the Supreme Court of this State as a general claim. However, as stated before, this matter is still pending in the courts.

The trial of the action brought by the Superintendent of Banks to enforce the liability of the stockholders has been delayed by the interposing of demurrers and numerous appeals, but it is expected that the action will be brought to trial the early part of 1916. For like reason, the litigation in Tennessee is retarded. Note actions involving a substantial amount, as well as stockholders' suits, are pending in that State.

During the year several important sales were consummated, including the sale for \$100,000 in cash of the trust company's interest in the Savannah, Augusta & Northern Railway Company, which road is located in Georgia.

Taking as a basis the assets of the Carnegie Trust Company on January 7, 1911, the date on which the Superintendent of Banks took possession, the percentage cost of liquidation to December 31, 1915, is 3.503.

BINGHAMTON TRUST COMPANY

An assessment of 100 per cent. made by the Superintendent of Banks against the stockholders of this company has resulted in the collection to date of \$101,855.70. An action to recover the balance upon the capital stock of \$300,000 has been tried and submitted to the Supreme Court and it is expected that judgment against the stockholders will soon be secured.

The action instituted by William F. Gregory, as trustee in bankruptcy of Knapp Bros., bankrupts, resulted in a judgment against the trust company of \$219,258.39. This judgment was

entered on May 25, 1914. An appeal was taken to the Appellate Division of the Supreme Court, Third Department, and the judgment was affirmed unanimously by that court. An effort is now being made to bring this case before the Court of Appeals. Until this suit is finally adjudicated the payment of further dividends to creditors must be postponed. Persistent efforts to find a market for the coal mine owned by this liquidation, located at Belspring, Va., consisting of approximately four thousand acres, have been without avail.

The Binghamton Trust Company was closed on April 9, 1909, and has paid to creditors three dividends aggregating 70 per cent. The percentage cost of this liquidation, covering collection of assets and payment of dividends to the close of the year 1915, is 3.54.

LAFAYETTE TRUST COMPANY

During the past year, the Court of Appeals decided in favor of the Lafayette Trust Company certain litigation which heretofore prevented bringing to trial the action against the stockholders to recover \$500,000 upon their stock liability. Such action was also further delayed through the necessity of bringing in the representatives of various deceased defendants. However, the case is now on the calendar of the court and it is hoped to be reached for trial within a short time.

Dividends aggregating 55 per cent. have been paid to its creditors. Inasmuch as the greater part of the assets of this company consists of real estate, or rights therein, and in view of the impossibility of disposing of them except at a sacrifice under present real estate market conditions, it was impossible to declare an additional dividend during the past year.

The Superintendent of Banks took possession of this institution on November 30, 1908, and the percentage cost of liquidation up to the close of the past year is 5.88.

WASHINGTON SAVINGS BANK

Notwithstanding the fact that there is a very narrow market for the class of real properties held by this institution, two sales have been made recently which, when titles are closed, will permit the payment of an additional dividend to the creditors.

The action brought in behalf of the Northern Bank of New

York, in liquidation, for the recovery of mortgages held by the Washington Savings Bank, with an approximate face value of \$69,923, has not been finally adjudicated. The decision of the Supreme Court in this matter was in favor of the savings bank but an appeal was taken and it is intended to push with all possible speed the final disposition of this case.

The Washington Savings Bank was taken over by this Department on December 29, 1910. Three dividends aggregating 61 per cent. have thus far been paid.

This institution has been liquidated up to the close of the past year at a percentage cost of liquidation of 4.17.

STATE SAVINGS BANK OF THE CITY OF NEW YORK

As a result of the closing of certain real estate sales during the past year, a fifth dividend of 10 per cent. was paid to the creditors under date of June 17, 1915, making a total of 54 per cent. declared since the institution was closed on December 1, 1911. Every effort is being made to dispose of the remaining real properties in order that further payments may be made. While the real estate market during the past year was very dull, it is hoped that during the ensuing twelve months opportunities to dispose of the remaining properties may be presented and final liquidation of the institution brought about.

NEW YORK MORTGAGE COMPANY

On October 28th last the bondholders of this company received a second dividend of 21 per cent., making a total of 33 per cent. paid to such bondholders, while the unsecured claimholders received during the year a 7 per cent. dividend.

Practically all the investments of this company consisted mainly of vacant lots in Bergen county, New Jersey. Nearly all the mortgages have been foreclosed and the titles to the real estate obtained. A considerable number of sales have already been made and it is expected that during 1916 practically all the assets will be disposed of so as to permit the payment of further dividends.

The New York Mortgage Company was closed on June 29, 1912. Its business was interwoven with that of the Industrial Savings and Loan Company and the Columbia Real Estate Company, both of which companies went into liquidation at the same time as the New York Mortgage Company.

TOTAL DIVIDENDS PAID

The following table shows the names of closed institutions and private bankers, date of suspension, number of dividends paid, when payments were made to creditors and per cent. of dividends paid:

NAME OF INSTITUTION	Date of suspension	Dividends paid	
		Date	Per cent
Lafayette Trust Company.....	Nov. 30, 1906	1 May 1, 1909 2 Oct. 1, 1909 3 May 1, 1910 4 July 15, 1911 5 Aug. 11, 1913	10 20 10 10 5
Harbor and Suburban Building and Savings Association.....	Mar. 13, 1909	1 Sept. 20, 1910	9.36
Binghamton Trust Company.....	April 9, 1909	1 Sept. 1, 1909 2 Feb. 1, 1910 3 Sept. 1, 1910	50 10 10
Borough Bank of Brooklyn.....	April 7, 1910	1 Oct. 2, 1911	10
European-American Bank.....	Aug. 6, 1910	1 Dec. 21, 1910 2 Feb. 15, 1912 3 June 3, 1913	60 15 6
Bank of Wayne.....	Nov. 9, 1910	1 April 1, 1911 2 July 15, 1911 3 Mar. 19, 1913	50 25 15
Washington Savings Bank.....	Dec. 28, 1910	1 May 15, 1911 2 Dec. 26, 1912 3 Oct. 22, 1914	50 8 3
Knickerbocker Savings and Loan Company....	May 20, 1911	1 Oct. 27, 1911 2 Dec. 1, 1911 3 Oct. 19, 1914	25 15 8
Newmark-Dwinaker Co-operative Savings and Loan Association.....	July 13, 1911	.....	.....
Afro-American Investment and Building Company.....	July 13, 1911	1 May 13, 1912 2 Oct. 7, 1913	18 25
Carnegie Safe Deposit Company.....	Sept. 23, 1911	1 June 12, 1912 2 Aug. 11, 1913	42.63 7.37
Sea Cliff Bank.....	Nov. 23, 1911	1 Mar. 14, 1913 2 Feb. 10, 1913	80 9
Greenpoint Polish Co-operative Savings and Loan Association.....	Sept. 2, 1911	1 April 4, 1912 2 May 9, 1912 3 Feb. 20, 1914	20 12 28
Excelsior Building and Loan Association.....	Jan. 30, 1912	1 May 5, 1913	•
Universal Trust Company.....	Feb. 16, 1912	.....	.....
Woodhaven Bank.....	Oct. 29, 1912	1 April 7, 1913 2 Dec. 30, 1913	75 10
Empire Savings and Loan Association.....	July 29, 1912	1 Oct. 22, 1914	10
State Savings Bank.....	Dec. 1, 1911	1 Mar. 30, 1912 2 July 30, 1912 3 Oct. 5, 1912 4 Oct. 27, 1914 5 June 17, 1915	15 15 10 4 10

TOTAL DIVIDENDS PAID — *Concluded*

NAME OF INSTITUTION	Date of suspension	Dividends paid	
		Date	Per cent
Northern Bank of New York.....	Dec. 27, 1910	1 April 17, 1911	50
		2 Nov. 24, 1911	10
		3 Nov. 15, 1915	5
Carnegie Trust Company.....	Jan. 7, 1911	1 May 28, 1911	25
		2 Oct. 31, 1912	10
		3 Oct. 29, 1915	5
Union Bank of Brooklyn.....	April 5, 1910	.....	.....
Industrial Savings and Loan Company.....	June 29, 1912	1 Dec. 13, 1913	15
		2 Oct. 26, 1914	10
		3 Dec. 10, 1915	10
General creditors paid in full.....		..... Dec. 13, 1913	.....
New York Mortgage Company.....	June 29, 1912	1 Oct. 30, 1914	12
		2 Oct. 28, 1915	21
General creditors.....		..... Oct. 29, 1915	7
State Bank of Pike.....	Jan. 15, 1912	.....	†100
Bank of Cape Vincent†.....	May 4, 1915	.....	.....

PRIVATE BANKERS

Max Kobre's Bank, New York Branch.....	Aug. 4, 1914	1 Dec. 21, 1914	10
		2 Mar. 21, 1915	10
Max Kobre's Bank, Brooklyn Branch.....	Aug. 4, 1914	1 Dec. 21, 1914	10
		2 Nov. 29, 1915	15
Adolf Mandel.....	Aug. 3, 1914	1 Feb. 9, 1915	10
Deutsch Bros.....	July 31, 1914	1 Mar. 1, 1915	20
		2 Dec. 23, 1915	15
L.W. Schwenk, successor to A. Grochowski and Company.....	July 23, 1914	1 Dec. 16, 1914	15
		2 Oct. 26, 1915	5
Saverio Gallo.....	Jan. 8, 1915	.....	.....
Oliner Brothers.....	Nov. 23, 1914	.....	.....
Di Simone & Son.....	Feb. 13, 1915	.....	.....
Abraham L. Kass.....	Nov. 30, 1914	1 April 29, 1915	15

* General creditors paid in full.

† And interest.

‡ Since the close of the year a 50 per cent dividend was ordered paid to the creditors of the Bank of Cape Vincent.

DIVIDENDS DECLARED DURING THE YEAR

Dividends to creditors of failed State institutions and private bankers in liquidation, totaling nearly \$2,000,000 were declared during the year. In addition, dividends aggregating over \$290,000, declared in the latter part of December, 1914, were disbursed in 1915; while since the close of the year an initial dividend of 50 per cent., or approximately \$34,000, was ordered paid to the creditors of the Bank of Cape Vincent.

The following table shows in detail the declaration of these dividends:

State Savings Bank, declared June 17, 1915, 10 per cent.	\$18,687 90
Estate of L. W. Schwenk, declared October 26, 1915, 5 per cent.	33,750 23
Estate of Deutch Bros., declared December 23, 1915, 15 per cent. ...	30,487 40
Kobre, New York, declared March 22, 1915, 10 per cent.	242,097 05
Industrial Savings and Loan Company, declared December 10, 1915, 10 per cent.	*239,475 36
New York Mortgage Company, declared October 28, 1915, 21 per cent.	†101,876 28
New York Mortgage Company, declared October 28, 1915, 7 per cent..	‡850 90
Northern Bank, declared November 15, 1915, 5 per cent.	286,916 47
Carnegie Trust Company, declared October 29, 1915, 5 per cent.	328,692 57
Carnegie Trust Company, supplemental second dividend.	34,521 03
Carnegie Trust Company, supplemental first dividend.	86,302 11
Carnegie Trust Company, preferred claims, first dividend.	4,500 00
Estate of A. Mandel, declared February 8, 1915, 10 per cent.	184,297 07
Estate of A. L. Kass, declared May 3, 1915, 15 per cent.	170,945 77
Kobre, Brownsville, declared November 9, 1915, 15 per cent.	163,487 30

Total.....	<u>\$1,926,887 44</u>
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Estate of L. W. Schwenk, dividend declared on December 16, 1914, paid during February or March, 1915, 15 per cent.	\$101,250 69
Estate of Deutch Brothers, dividend declared on December 21, 1914, paid about March 1, 1915, 20 per cent.	40,693 23
Kobre, New York, dividend declared on December 21, 1914, paid during year 1915, 10 per cent.	111,502 56
Kobre, Brownsville, dividend declared on December 15, 1914, paid during year 1915, 10 per cent.	36,571 70

Total.....	<u>\$290,018 18</u>
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* Indicates amount paid to shareholders.

† Indicates amount paid to bondholders and on outstanding checks

‡ Indicates amount paid to general creditors.

The following institutions have been dissolved or completed and final dividends paid:

NAME OF INSTITUTION	Date of suspension	Dividends paid	
		Date	Per cent
Union Dime Permanent Loan Association	April 1, 1909	1 Sept. 1, 1910	50
		2 Dec. 21, 1910	15
		3 Jan. 7, 1913	10
		4 Mar. 31, 1914	9
		Completed March 31, 1914	
Nineteenth Ward Co-operative Savings and Loan Association	July 15, 1909	1 Sept. 30, 1910	62.69
		Completed September 30, 1910	
Williamsburgh Co-operative Savings and Loan Association	Aug. 19, 1909	1 Feb. 9, 1914	36.55
		Dissolved February 9, 1914	
Birkbeck Investment, Savings and Loan Company of America	Dec. 27, 1912	1 July 29, 1914	100
		Dissolved July 29, 1914	
Popular Banking, Savings and Loan Association	Mar. 29, 1912	1 Oct. 20, 1914	296.2
		Dissolved October 20, 1914	

CONCLUSION

The detailed facts and figures set forth in the foregoing report indicate that, notwithstanding the large increase in the banking system of the State, there has gone hand in hand with that increase in resources and liabilities a corresponding margin of safety, not only in the actual capital and surplus, but in the spirit of co-operation which has existed between this department and the bankers.

The heads of the financial institutions, large and small, have continued their public spirited efforts in strengthening not only their own institutions, but in assisting the department and other members of the banking community to bring about a situation which makes for safety and stability to depositors and stockholders alike.

Respectfully submitted,

EUGENE LAMB RICHARDS

Superintendent of Banks

APPENDIX

[37]

DETAILED STATEMENT

OF THE

Condition of the Savings Banks

AND

INSTITUTIONS FOR SAVINGS IN THIS STATE

ON THE

**First Day of January, 1916, as Compiled from Their Reports
to the Superintendent of Banks**

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES]

ALBANY COUNTY

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY

[100 State street; incorporated 1860]

JOHN E. WALKER, President. WILLIAM S. HACKETT, Treasurer.
 GEORGE H. THACHER, Vice-President. FRANK H. WILLIAMS, Aast. Treasurer.
 JAMES W. COX, Vice-President.

TRUSTEES

JOHN E. WALKER,	P. N. BOUTON,	FRED'K W. KELLEY,
JAMES W. COX,	WILLIAM S. DYER,	WILLIAM T. MAYER,
GEORGE H. THACHER,	JOHN A. DELEHANTY,	FRANK C. HERRICK,
ALBERT HESSBERG,	CHARLES H. SABIN,	E. PALMER GAVIT,
JONAS H. BROOKS,	C. L. A. WHITNEY,	WM. J. NELLIS,
EDWARD J. GALLIEN,	WILLIAM S. HACKETT,	HORACE S. BELL.

FINANCIAL RESOURCES

Bonds and mortgages..... \$7,078,778 11
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Colorado.....	\$43,300 00	\$37,783 58	\$33,341 00	
Cities in other States.....	429,000 00	450,800 91	433,785 00	
Cities in this State.....	555,600 00	579,452 30	554,812 10	
Counties in this State.....	87,000 00	91,417 07	88,800 00	
Towns in this State.....	197,900 00	204,932 50	202,769 27	
Villages in this State.....	391,439 92	398,781 46	399,240 43	
School districts in this State	229,300 00	237,819 87	236,994 68	
Railroad mortgage bonds....	2,225,000 00	2,471,881 55	2,261,445 00	
	<u>\$4,158,539 92</u>	<u>\$4,473,868 74</u>	<u>\$4,212,187 48</u>	4,212,187 48
Banking house and lot, book value, \$105,000; cost, \$155,000; actual cash value.....				105,000 00
Cash on deposit in banks or trust companies.....				345,291 59
Cash on hand.....				65,579 46
Total of collectible interest.....				120,854 05
Amount of all other assets, viz.: Accrued rents.....				2,177 50
				<u><u>\$11,929,868 19</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$11,192,532 78	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	215,069 84	
		11,407,602 62
Surplus on market value.....		522,265 57
		<u><u>\$11,929,868 19</u></u>

Surplus on par value, \$468,618.01.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$661,155 99
From depositors, not including dividends credited.....	2,555,603 50
From interest on loans, deposits and investments.....	553,837 09
From rents from banking house.....	13,103 20

From mortgages	\$272,056 46
From redemption of stocks and bonds.....	55,899 61
From stocks and bonds sold (total par value, \$114,000.00) ..	111,854 40
From all other sources, viz.: Profit on bonds sold.....	1,168 65
	<hr/>
	\$4,224,678 90
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,781,782 92
For loans on bonds and mortgages.....	823,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$172,000).....	168,576 25
For interest (other than dividend payments to depositors)...	2,210 69
For current expenses of the bank, viz.:	
For salaries	\$16,120 00
For taxes: Banking house, \$3,638.35; surplus, \$2,518.48; on mortgages, \$445.25.....	6,602 08
For expenses, except taxes, of banking house:	
Repairs	2,107 32
Insurance	380 21
Other	5,141 59
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,881 99
	<hr/>
	38,232 99
Other payments, viz.: Cash short	5 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	410,871 05
	<hr/>
	\$4,224,678 90
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	14,379
Number of accounts opened or reopened during the year.....	2,300
Number of accounts closed during the year.....	2,198
Amount deposited during the year, not including dividends credited for that period.....	\$2,555,603 50
Amount withdrawn during the year.....	2,781,782 92
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$212,504 30
January 1, 1916	215,069 84
	<hr/>
	427,574 14
Average amount of each account January 1, 1916.....	778 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$555,320 93
Total expenses of the bank for the year 1915.....	38,237 99
Dividends paid to depositors for the year 1915.....	427,574 14
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	89,508 80
	<hr/>

2. ALBANY COUNTY SAVINGS BANK, ALBANY

[83 State street; incorporated 1874]

SETH WHEELER, President.
F. C. CURTIS, Vice-President.
WM. P. RUDD, Vice-President.

WM. N. S. SANDERS, Treasurer.
C. E. BYRON, Assistant Treasurer.
HENRY H. KOHN, Secretary.

TRUSTEES

WILLIAM P. RUDD,
GEO. H. RUSSELL,
FREDERIC C. CURTIS,
SETH WHEELER,
WM. N. S. SANDERS,
JOHN E. CARNELL,

WILLIAM SMITH,
JOHN W. EMERY,
JAMES B. LYON,
HENRY R. WRIGHT,
MALCOLM S. FEAREY,
WM. L. VISSCHER,
JAMES MILWAIN.

WM. A. WHEELER,
CHAS. R. SUTHERLAND,
GEORGE A. WHITE,
N. B. VANDERZEE,
RICHARD STEPHENS,
HENRY H. KOHN,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$6,272,763 74
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$250,000 00	\$280,417 50	\$332,300 00	
Cities in other States.....	207,000 00	269,396 30	197,720 00	
Cities in this State.....	1,134,000 00	1,181,291 87	1,106,975 00	
Counties in this State.....	155,000 00	155,758 82	154,150 00	
Villages in this State.....	11,000 00	11,000 00	10,230 00	
School districts in this State	600 00	600 00	600 00	
Railroad mortgage bonds....	794,000 00	878,146 37	787,450 00	
	<u>\$2,551,600 00</u>	<u>\$2,697,612 86</u>	<u>\$2,439,425 00</u>	2,439,425 00
Banking house and lot, book value, \$225,000; cost, \$225,000; actual cash value.....				225,000 00
Cash on deposit in banks or trust companies.....				463,006 79
Cash on hand.....				15,105 15
Total of collectible interest.....				143,985 68
Amount of all other assets, viz.: Short cash.....				24 00
				<u><u>\$9,559,310 36</u></u>

LIABILITIES

Amount due depositors, viz.: Principal.....	\$8,905,842 61
Other liabilities, viz.:	
Dividends accrued on deposits to January 1, 1916....	\$96,594 72
Expenses incurred, but unpaid:	
Advertising.....	482 54
Gas and electricity.....	48 20
Sundry expenses.....	8 96
	87,134 41
Surplus on market value.....	566,333 34
	<u><u>\$9,559,310 36</u></u>
Surplus on par value, \$678,508.34.	

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$284,538 52
From depositors, not including dividends credited.....	2,603,479 81
From interest on loans, deposits and investments.....	424,195 05
From rents from banking house.....	4,679 23
From mortgages.....	437,159 37
From redemption of stocks and bonds.....	20,800 00
From stocks and bonds sold (total par value, \$52,000).....	48,183 45

From all other sources, viz.:

Insurance remiums advanced.....	\$98 38	
Search advance.....	6 00	
		<u>\$104 38</u>
		<u><u>\$3,823,139 81</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,238,659 55
For loans on bonds and mortgages.....	1,001,750 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$79,000).....	68,877 50
For interest (other than dividend payments to depositors)...	684 13
For current expenses of the bank, viz.:	

For salaries	\$16,241 66
For taxes: Banking house, \$2,984.57; surplus, \$4,802.93	7,787 50
For expenses, except taxes, of banking house:	
Repairs	515 37
Insurance	16 08
Other	2,968 17
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,459 53

34,988 31

Other payments, viz.:

Insurance premiums advanced.....	\$48 38
Cash short	20 00
	<u>68 38</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	478,111 94
	<u><u>\$3,823,139 81</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	12,497
Number of accounts opened or reopened during the year.....	2,894
Number of accounts closed during the year.....	1,886
Amount deposited during the year, not including dividends credited for that period.....	\$2,603,479 81
Amount withdrawn during the year.....	2,238,659 55
Amount of dividends credited and paid for the year, viz.:	
April 1, 1915	\$162,017 12
October 1, 1915	167,682 37
	<u>329,600 49</u>
Average amount of each account January 1, 1916.....	713 95
Rate per cent. of dividends to depositors during the six months ending April 1, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending October 1, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$433,310 76
Total expenses of the bank for the year 1915.....	34,812 60
Dividends paid to depositors for the year 1915.....	329,699 49
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u><u>68,798 67</u></u>

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY

[460 Broadway; incorporated 1866.]

MARTIN T. NACHTMANN, President. JOSEPH GUARDENIER, Treasurer.
 ALDEN CHESTER, Vice-President. LEMUEL B. WILMARTH, Asst. Treas.

TRUSTEES

JOHN J. GALLOGLY, JOHN A. BECKER, ARTHUR T. PALMER,
 MATTHEW J. WALLACE, THOMAS E. FINEGAN, JAMES H. MEAD,
 JACOB S. FRIEDMAN, M. T. NACHTMANN, JOSEPH GUARDENIER,
 D. C. SLINGERLAND, W. S. VAN DERZEE, WALTER S. McEWAN,
 ALDEN CHESTER, LESTER H. HELMES, HUGH A. ARNOLD,
 CHARLES H. TURNER, FRED'K W. CAMERON, GEORGE B. RUSSELL,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,179,257 50
 Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
Cities in other States.....	\$154,000 00	\$165,120 18	\$158,170 00
Cities in this State.....	252,273 50	287,906 31	255,450 78
Counties in this State.....	7,000 00	7,091 00	6,860 00
Towns in this State.....	6,175 00	6,480 41	6,292 00
Villages in this State.....	149,748 59	153,948 06	145,274 10
School districts in this State	53,740 00	57,023 50	56,207 80
Railroad mortgage bonds....	524,000 00	578,571 28	494,170 00
	<u>\$1,146,936 09</u>	<u>\$1,233,120 76</u>	<u>\$1,120,424 48</u>

1,120,424 48

Banking house and lot, book value, \$44,148.78; cost, \$44,148.78;
 actual cash value..... 44,148 78
 Cash on deposit in banks or trust companies..... 137,785 15
 Cash on hand..... 4,933 31
 Total of collectible interest..... 48,228 52

\$3,534,777 74

LIABILITIES

Amount due depositors, viz.: Principal..... \$3,269,102 39
 Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1916.... \$31,358 86
 Expenses incurred, but unpaid:
 Taxes on Banking House..... 1,182 66
 Tax on Par Surplus accrued estimated..... 1,000 00
 Elevator rent accrued..... 75 00

33,616 52

Surplus on market value..... 232,058 83

\$3,534,777 74

Surplus on par value, \$258,570.44.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$163,980 19
 From depositors, not including dividends credited..... 922,551 07
 From interest on loans, deposits and investments..... 161,760 07
 From rents from banking house 1,287 40
 From mortgages 112,280 00
 From redemption of stocks and bonds..... 33,831 55
 From all other sources, viz.:

Cash over \$1 69
 Insurance premium advanced-refunded..... 13 50
 Fire insurance settlement for damages by fire to
 furniture 19 00

34 19

\$1,395,724 47

PAYMENTS

To depositors, including dividends paid to them.....	\$970,789 10
For loans on bonds and mortgages.....	214,290 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$49,675.00).....	48,873 51
For interest (other than dividend payments to depositors)...	677 03
For current expenses of the bank, viz.:	
For salaries	\$9,180 00
For taxes: Banking house, \$1,047.63; surplus, \$1,572.44; on mortgages, \$334.....	3,314 06
For expenses, except taxes, of banking house:	
Repairs	205 74
Insurance	129 64
Other	2,253 88
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,238 14
	<hr/>
	18,371 46
Other payments, viz.:	
Cash short	\$1 41
Insurance premium advanced	13 50
	<hr/>
	14 91
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	142,718 46
	<hr/>
	<u>\$1,395,724 47</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,058 00
Number of accounts opened or reopened during the year.....	1,033 00
Number of accounts closed during the year.....	842 00
Amount deposited during the year, not including dividends credited for that period.....	\$992,551 07
Amount withdrawn during the year.....	970,789 10
Amount of dividends credited and paid for the year, viz.:	
April 1, 1915	\$62,488 69
October 1, 1915.....	62,299 76
	<hr/>
	124,788 35
Average amount of each account January 1, 1916.....	539 63
Rate per cent. of dividends to depositors during the six months ending March 31, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending September 30, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$163,037 85
Total expenses of the bank for the year 1915.....	18,606 50
Dividends paid to depositors for the year 1915.....	124,788 35
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<hr/>
	19,643 00

4. ALBANY SAVINGS BANK, ALBANY

[20 North Pearl street; incorporated 1830]

MARCUS T. HUN, President. HENRY D. ROGERS, Treasurer.
 LEDYARD COGSWELL, Vice-Pres. EDWARD J. TOOLE, Asst. Treasurer.
 THOS. I. VAN ANTWERP, Vice-Pres. FREDERICK TOWNSEND, Secretary.
 JOHN T. PERRY, Assistant Secretary.

TRUSTEES

MARCUS T. HUN, BENJAMIN W. ARNOLD, WM. V. R. ERVING,
 GRANGE SARD, FRED'K TOWNSEND, T. I. VAN ANTWERP,
 LEDYARD COGSWELL, JAMES F. TRACY, HENRY M. SAGE,
 CLARENCE RATHBONE, E. N. HUYCK, LUTHER H. TUCKER,
 EDWARD BOWDITCH, GERRIT Y. LANSING, ROBERT C. PRUYN,
 EDWARD M. MCKINNEY, OSCAR L. HASCY.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$21,516,648 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of Massachusetts	\$50,000 00	\$55,169 00	\$46,000 00
Cities in other States.....	2,080,000 00	2,268,825 73	2,036,110 00
Cities in this State.....	2,213,958 40	2,361,158 76	2,148,959 96
Counties in this State.....	992,204 43	1,054,840 97	977,242 39
Villages in this State.....	25,000 00	27,100 00	24,850 00
School districts in this State	16,200 00	17,100 00	16,129 00
Railroad mortgage bonds ..	8,089,500 00	8,576,520 04	7,201,215 00
	<u>\$13,466,562 89</u>	<u>\$14,360,714 50</u>	<u>\$12,450,506 35</u>

12,450,506 35

Banking house and lot, book value, \$225,000; cost, \$395,939.30;

actual cash value.....225,000 00

Other real estate, book value, \$492,185.42; cost, \$494,740.93;

actual cash value.....433,000 00

Cash on deposit in banks or trust companies.....2,621,933 01

Cash on hand84,930 41

Total of collectible interest.....290,689 12

Amount of all other assets, viz.: Rent accrued.....630 00

\$37,623,336 89

LIABILITIES

Amount due depositors, viz.:

Principal \$34,752,717 24

Dividends credited or to be credited for the six
months ending with December 31, 1915.....671,442 65\$35,424,159 89

Surplus on market value.....2,199,177 00

\$37,623,336 89

Surplus on par value, \$3,215,233.54.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day.....\$2,471,494 64
 From depositors, not including dividends credited.....6,849,991 56
 From interest on loans, deposits and investments.....1,672,287 13
 From rents from other real estate.....20,125 51
 From mortgages1,424,707 00
 From redemption of stocks and bonds.....520,852 82
 From stocks and bonds sold (total par value, \$10,000).....10,073 90
 From real estate sold150,000 00

From all other sources, viz.:

Appraisal fees refunded	\$25 00	
Insurance premiums, taxes and other expenses.....	9,274 87	
Cash over	10 00	
Sale of old material.....	1 00	
		<u>\$9,310 87</u>
		<u>\$13,128,843 43</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$7,061,584 23
For loans on bonds and mortgages.....	2,506,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$200,400).....	203,079 91
For interest (other than dividend payments to depositors) ..	603 23
For current expenses of the bank, viz.:	

For salaries	\$45,736 73
For taxes: Banking house, \$6,588.95; surplus, \$17,501.74	24,090 69

For expenses, except taxes, of banking house:

Repairs	1,725 86
Other	4,588 44

For expenses of other real estate, viz.:

Repairs	3,615 25
Insurance	\$61 23
Taxes	4,435 24
Other	3,869 76

For other expenses, not including expenses of other real estate nor other expenses of banking house...

14,416 70

103,443 12

For real estate acquired by foreclosure, or in settlement of debts due the bank.....

537,747 83

Other payments, viz.:

Cash short	\$55 00
Dividends paid depositors but not credited.....	2 06
Taxes and other expenses advanced.....	9,256 60
Payment of old draft.....	7 06

9,321 69

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....

2,706,863 42

\$13,128,843 43

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	52,538
Number of accounts opened or reopened during the year.....	7,445
Number of accounts closed during the year.....	6,557
Amount deposited during the year, not including dividends credited for that period.....	\$6,849,991 56
Amount withdrawn during the year.....	7,061,584 23
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$661,264 45
January 1, 1916	671,442 65
Paid but not credited.....	3 06
	<u>1,332,710 16</u>
Average amount of each account January 1, 1916.....	674 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,657,463 63
Total expenses of the bank for the year 1915.....	112,764 81
Dividends paid to depositors for the year 1915.....	1,332,707 10
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>211,991 72</u>

5. COHOES SAVINGS INSTITUTION, COHOES

[65 Remsen street; incorporated 1851]

GEORGE H. McDOWELL, President. JAMES ABLETT, Vice-President.
 GEO. E. WILSDON, Vice-President. CHARLES E. FORD, Treasurer.

TRUSTEES

HENRY A. STRONG,	JAMES AITKEN,	JOHN F. SCOTT,
GEO. H. McDOWELL,	JOHN LAUGHLIN,	JAMES S. CALKINS,
JAMES W. ABLETT,	MERRITT D. HANSON,	JOHN F. MCGARRAHAN,
GEORGE E. WILSDON,	WILLIAM D. BOSWELL,	CHARLES L. MITCHELL,
GEORGE A. HARPER,	CHARLES E. FORD,	WILLIAM J. ELLIOTT,
JOHN W. KLINE,	ISAIAH FELLOWS,	NAPOLEON FAVREAU.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$1,659,486 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$50,000 00	\$53,181 25	\$54,200 00
State of California.....	20,000 00	19,181 40	19,300 00
Cities in other States.....	490,000 00	524,517 29	500,170 00
Cities in this State.....	663,466 42	671,028 57	651,859 18
Counties in this State.....	40,000 00	44,955 35	39,850 00
Towns in this State.....	20,000 00	20,121 00	19,480 00
Villages in this State.....	133,635 00	141,480 83	130,847 19
Railroad mortgage bonds....	545,000 00	545,749 75	472,300 00

\$1,971,101 42 \$2,030,185 33 \$1,887,906 35

1,887,906 35

Banking house and lot, book value, \$25,000; cost, \$55,770.49;

actual cash value 25,000 00

Cash on deposit in banks or trust companies..... 113,171 30

Cash on hand 7,792 81

Total of collectible interest..... 33,221 92

Amount of all other assets, viz.: New York State barge canal
 judgment 4,956 76

\$3,731,525 14

LIABILITIES

Amount due depositors, viz.:

Principal \$3,386,980 89

Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 65,301 94

\$3,452,282 83

Surplus on market value 279,242 31

\$3,731,525 14

Surplus on par value, \$362,437.38.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$163,287 14
From depositors, not including dividends credited.....	676,424 89
From interest on loans, deposits and investments.....	167,846 65
From rents from other real estate.....	144 33
From mortgages	119,132 00
From redemption of stocks and bonds.....	55,977 00
From stocks and bonds sold (total par value \$82,500).....	83,047 57
From real estate sold.....	8,905 22
From all other sources, viz.: Attorneys fees returned.....	24 80
	<u>\$1,276,789 60</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$746,142 05
For loans on bonds and mortgages.....	187,325 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$195,000).....	198,195 72
For interest (other than dividend payments to depositors)...	2,128 39
For current expenses of the bank, viz:	
For salaries	\$7,150 00
For taxes: Banking house, \$159.62; surplus, \$2,241.89	2,401 51
For expenses, except taxes, of banking house:	
Repairs	806 32
Insurance	95 59
Other	333 92
For expenses of other real estate, viz:	
Insurance	65 41
Taxes	51 59
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,522 08
	13,427 42
For real estate acquired by foreclosure, or in settlement of debts due the bank	3,660 15
Other payments, viz.: N. Y. State barge canal judgment.....	4,956 76
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	120,954 11
	<u>\$1,276,789 80</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	7,851
Number of accounts opened or reopened during the year.....	1,178
Number of accounts closed during the year.....	1,045
Amount deposited during the year, not including dividends credited for that period.....	\$676,424 89
Amount withdrawn during the year.....	746,142 05
Amount of dividends credited and paid for the year, viz:	
July 1, 1915	\$64,614 53
January 1, 1916	66,201 94
	129,916 47
Average amount of each account January 1, 1916.....	439 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$164,295 07
Total expenses of the bank for the year 1915.....	13,427 42
Dividends paid to depositors for the year 1915.....	129,916 47
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>20,951 18</u>

6. HOME SAVINGS BANK OF THE CITY OF ALBANY, ALBANY

[13 North Pearl street; incorporated 1871]

DAVID A. THOMPSON, President. WM. F. HOURIGAN, Treasurer.
 SAMUEL L. MUNSON, Vice-President. ARTHUR H. GEER, Asst. Treasurer.
 HOWARD N. FULLER, Vice-President. J. EDWARD POOLE, Secretary.

TRUSTEES

THOMAS AUSTIN,	M. W. TEBBUTT,	J. EDWARD POOLE,
DAVID A. THOMPSON,	SAMUEL C. WOOSTER,	W. W. HATCHELDER,
SAMUEL L. MUNSON,	WILLIAM McDONALD,	GEO. W. VAN SLYKE,
HENRY RUSSELL,	HOWARD N. FULLER,	SILAS SPORBOG,
WILLIAM SAYLES,	THOMAS R. WARD, JR.,	WM. F. HOURIGAN,
	HILDRETH J. ACKROYD.	

FINANCIAL
RESOURCES

Bonds and mortgages..... \$6,324,814 43
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Colorado	\$30,200 00	\$30,200 00	\$15,554 00
State of Tennessee	39,304 00	40,232 81	40,283 12
State of New Mexico.....	30,000 00	30,482 40	30,700 00
State of Oklahoma	25,000 00	24,937 50	25,250 00
State of California	35,000 00	34,133 50	23,950 00
Cities in other States.....	584,333 38	609,763 56	582,343 52
Cities in this State.....	338,090 60	355,737 25	340,065 40
Counties in this State.....	11,000 00	10,863 44	10,940 00
Towns in this State.....	136,665 24	141,055 00	138,880 22
Villages in this State.....	413,012 03	426,132 98	416,773 19
School districts in this State	503,760 23	520,839 68	514,367 80
Railroad mortgage bonds ..	961,000 00	970,016 26	871,695 00
	<u>\$3,097,365 48</u>	<u>\$3,184,394 38</u>	<u>\$3,030,802 25</u>
			3,030,802 25

Banking house and lot, book value, \$100,000; cost, \$100,987.57;
 actual cash value 100,000 00
 Cash on deposit in banks or trust companies..... 468,728 56
 Cash on hand..... 6,757 92
 Total of collectible interest..... 86,812 89
 Amount of all other assets, viz.:
 Accrued rents \$1,024 99
 Insurance premiums advanced..... 54 00
1,078 99

\$10,018,995 04

LIABILITIES

Amount due depositors, viz.:
 Principal \$9,272,352 37
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 176,868 56
\$9,449,220 93
 Other liabilities, viz.:
 Dividends accrued on deposits to January 1, 1916.... \$402 34
 Expenses incurred, but unpaid:
 Electric light 29 70
 Gas 9 80
 Electric power for elevator 25 00
 Advertising 120 08
586 90
 Surplus on market value..... 569,187 21
\$10,018,995 04

Surplus on par value, \$514,254.88.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$447,492 35
 From depositors, not including dividends credited..... 2,115,683 10
 From interest on loans, deposits and investments..... 479,050 89
 From rents from banking house..... 7,093 32
 From mortgages 456,617 00

From redemption of stocks and bonds.....	\$223,386 91
From real estate sold.....	3,000 00
From all other sources, viz.:	
Appraisal expenses refunded	\$1,105 62
Sale of old paper and brass.....	9 55
Recovery on checks.....	390 00
Taxes and insurance premiums refunded.....	49 34
Rebate on insurance on Glens Falls real estate.....	14 10

1,558 61

\$3,733,882 18

PAYMENTS

To depositors, including dividends paid to them.....	\$2,316,344 70
For loans on bonds and mortgages.....	615,991 68
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$282,200).....	279,198 53
For interest (other than dividend payments to depositors).....	3,778 25
For current expenses of the bank, viz.:	

For salaries

\$17,845 00

Assessment for new sidewalks on No. Pearl St., Albany, N. Y.

177 23

For taxes: Banking house, \$2,400.36; surplus, \$4,498.43; on mortgages, \$213.50.....

7,112 29

For expenses, except taxes, of banking house:

Repairs

797 34

Insurance

244 75

Other

3,732 63

For expenses of other real estate, viz.:

Taxes

58 29

Other

55 57

For other expenses, not including expenses of other real estate nor other expenses of banking house...

7,757 74

37,780 84

For real estate acquired by foreclosure, or in settlement of debts due the bank.....

4,635 75

Other payments, viz.:

Error in reckoning interest on deposits.....

\$3 27

Costs, referee's fees on foreclosure.....

127 85

Insurance premiums on mortgaged property.....

71 50

Addressograph and equipment.....

235 33

Steel boxes and shelves for storage vaults.....

228 00

665 95

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....

475,486 48

\$3,733,882 18

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	13,406
Number of accounts opened or reopened during the year....	2,214
Number of accounts closed during the year.....	1,813
Amount deposited during the year, not including dividends credited for that period.....	\$2,115,683 10
Amount withdrawn during the year.....	2,316,344 70
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$174,162 77
January 1, 1916.....	176,863 56
Credited at other periods.....	1,719 58
	352,750 91
Average amount of each account January 1, 1916.....	704 85
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$481,612 56
Total expenses of the bank for the year 1915.....	37,964 59
Dividends paid to depositors for the year 1915.....	352,750 91
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	90,897 06

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7. MECHANICS & FARMERS SAVINGS BANK, ALBANY

[63 State street; incorporated 1855]

DUDLEY OLCOTT, President. ROBERT OLCOTT, Treasurer.
 CHARLES NEWMAN, Vice-President. IRA F. JAGGER, Assistant Treasurer.
 CLARENCE W. STEVENS, Secretary.

TRUSTEES

DUDLEY OLCOTT, JAMES MCCREDIE, A. PAGE SMITH,
 CHARLES NEWMAN, NATHAN HATCH, CHARLES H. DOUGLAS,
 DANIEL LEONARD, PARKER CORNING, JOHN T. NORTON,
 ROBERT OLCOTT, WILLARD M. DOUGLAS, WALTER L. PALMER,
 ISAAC D. F. LANSING,

FINANCIAL**RESOURCES**

Bonds and mortgages \$809,682 21
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$25,095 40	\$25,500 00	
State of Massachusetts	25,000 00	25,375 00	22,250 00	
Cities in other States.....	502,000 00	532,272 25	491,500 00	
Cities in this State.....	527,717 37	548,970 57	495,880 20	
Counties in this State.....	15,000 00	15,000 00	14,810 00	
Railroad mortgage bonds ..	646,500 00	711,540 50	592,105 00	
	<u>\$1,741,217 37</u>	<u>\$1,858,253 72</u>	<u>\$1,642,045 20</u>	
Cash on deposit in banks or trust companies.....				1,642,045 20
Total of collectible interest.....				199,881 08
				<u>30,359 67</u>
				<u>\$2,681,968 16</u>

LIABILITIES

Amount due depositors, viz.: Principal..... \$2,273,258 16
 Other liabilities, viz.: Dividends accrued on deposits to January 1, 1916, estimated..... 20,757 00
 Surplus on market value..... 387,953 00
\$2,681,968 16

Surplus on par value, \$487,125.17.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day..... \$207,601 34
 From depositors, not including dividends credited..... 435,042 30
 From interest on loans, deposits and investments..... 112,893 54
 From mortgages 40,262 35
 From redemption of stocks and bonds..... 21,000 00
\$816,799 53

PAYMENTS

To depositors, including dividends paid to them..... \$522,316 44
 For loans on bonds and mortgages..... 83,606 54
 For current expenses of the bank, viz.:
 For salaries \$3,850 00
 For taxes: surplus, \$3,481.03..... 3,481 03
 For rent of banking rooms..... 3,000 00
 For other expenses, not including expenses of other real estate nor other expenses of banking house.. 664 44
 10,995 47
 Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day..... 199,881 08
\$816,799 53

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	4,119
Number of accounts opened or reopened during the year.....	461
Number of accounts closed during the year.....	524
Amount deposited during the year, not including dividends credited for that period.....	\$435,042 30
Amount withdrawn during the year.....	522,316 44
Amount of dividends credited and paid for the year, viz.:	
April 1, 1915	\$42,890 26
October 1, 1915	42,788 77
	<hr/>
Average amount of each account January 1, 1916.....	85,679 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	551 89
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½ & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	3½ & 4
Total expenses of the bank for the year 1915.....	\$109,788 59
Dividends paid to depositors for the year 1915.....	10,995 47
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	85,679 03
	<hr/> <hr/>
	13,114 09

8. MECHANICS' SAVING BANK, COHOES

[89-91 Remsen street; incorporated 1873]

RODNEY WILCOX, President.

JAMES S. CLUTE, Treasurer.

HUGH GRAHAM, Vice-President.

G. W. HUMPHREYS, Secretary.

GEORGE OLIVER, Vice-President.

TRUSTEES

RODNEY WILCOX,
C. J. GRIFFIN,
FRANK TESSIER,
EDWARD FOLEY,
JAMES S. CLUTE,
JOHN E. MACLEAN,

G. W. HUMPHREYS,
WM. B. LE ROY,
HUGH GRAHAM,
GEORGE OLIVER,
WILLIAM E. THORN,
ANDREW SCOTLAND,

RICHARD BOLTON,
JOHN F. REAVY,
JAY GILBERT,
THOS. H. SPRAGUE,
HENRY L. SHAVER,
S. T. PAGE.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$1,003,265 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$59,500 00	\$63,968 75	\$80,715 00
Cities in this State.....	123,340 00	131,344 48	127,389 10
Towns in this State.....	14,780 00	14,645 90	14,517 80
Villages in this State.....	87,200 00	90,632 57	88,489 00
School districts in this State	10,000 00	11,284 00	10,430 00
Railroad mortgage bonds ..	304,000 00	292,796 00	252,850 00
	<u>\$603,820 00</u>	<u>\$604,671 70</u>	<u>\$554,170 90</u>

554,170 90

Other real estate, book value, \$12,900; cost, \$13,738.57; actual
cash value 12,900 00
Cash on deposit in banks or trust companies..... 91,226 18
Cash on hand..... 18,262 59
Total of collectible interest..... 29,055 16
Amount of all other assets, viz.: New York State barge canal
judgments 5,678 97
\$1,714,558 80

LIABILITIES

Amount due depositors, viz.:

Principal \$1,572,818 97
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 30,072 40
Surplus on market value..... 111,667 43
\$1,714,558 80

Surplus on par value, \$161,316.53.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$117,412 90
From depositors, not including dividends credited..... 368,091 65
From interest on loans, deposits and investments..... 76,849 76
From rents from other real estate..... 678 85
From mortgages 43,115 00
From redemption of stocks and bonds..... 7,380 00
From stocks and bonds sold (total par value, \$36,500)..... 33,921 76
From real estate sold..... 1,800 00
\$647,249 92

PAYMENTS

To depositors, including dividends paid to them.....	\$360,868 55
For loans on bonds and mortgages.....	109,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$43,249)	41,134 38
For interest (other than dividend payments to depositors)	569 92
For current expenses of the bank, viz.:	
For salaries	\$3,950 00
For taxes: Surplus, \$683.38; on mortgages, \$59.....	922 38
For rent of banking rooms.....	1,200 00
For expenses of other real estate, viz.:	
Repairs	88 37
Insurance	24 15
Taxes	42 52
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,631 91
	7,859 33
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,250 00
Other payments, viz.: New York State barge canal judgments purchased	5,678 97
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	109,488 77
	<u>\$647,249 92</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,052
Number of accounts opened or reopened during the year.....	548
Number of accounts closed during the year.....	450
Amount deposited during the year, not including dividends credited for that period.....	\$366,091 65
Amount withdrawn during the year.....	360,868 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$29,552 48
January 1, 1916	30,072 40
	59,624 88
Average amount of each account January 1, 1916.....	525 19
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$77,798 67
Total expenses of the bank for the year 1915.....	7,859 33
Dividends paid to depositors for the year 1915.....	59,624 88
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>10,314 46</u>

9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY, ALBANY

[70-72 State street; incorporated 1863]

JAMES H. MANNING, President.

FREDERIC B. STEVENS, Treasurer.

CHARLES GIBSON, Vice-President.

RAYMOND E. CROUNSE, Asst. Treas.

EDWARD J. HUSSEY, Vice-President.

TRUSTEES

JAMES H. MANNING,
JONAS MUHLFELDER,
CHAS. J. BUCHANAN,
HARRY C. CUSHMAN,
W. M. WOODWARD,
CHARLES GIBSON,

EDWARD J. HUSSEY,
JAMES F. MAAS,
FRANK SHERMAN,
SYDNEY T. JONES,
JAMES C. FARRELL,

THOMAS A. HORTON,
CHARLES I. OLIVER,
EDWIN L. DRAPER,
FREDERIC B. STEVENS,
EDGAR M. HAINES,
CHARLES M. STUART.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$8,576,867 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$50,000 00	\$53,562 50	\$56,000 00
State of Louisiana.....	181,000 00	179,239 75	191,800 00
Cities in other States.....	641,250 00	667,713 19	650,953 75
Cities in this State.....	1,070,450 00	1,106,818 68	1,100,896 25
Counties in this State.....	116,000 00	119,361 10	117,800 00
Towns in this State.....	134,300 00	138,353 22	136,085 50
Villages in this State.....	570,200 00	584,619 48	579,252 75
School districts in this State.....	86,025 00	87,455 70	86,485 37
Railroad mortgage bonds ..	1,294,000 00	1,281,284 43	1,211,815 00
	<u>\$4,143,225 00</u>	<u>\$4,218,408 05</u>	<u>\$4,131,088 62</u>

4,131,088 62

Banking house and lot, book value, \$145,000; cost, \$151,386.46; actual cash value..... 145,000 00

Other real estate, book value, \$16,488.68; cost, \$16,738.68; actual cash value..... 16,488 68

Cash on deposit in banks or trust companies..... 992,576 07

Cash on hand 31,432 04

Total of collectible interest..... 151,200 54

Amount of all other assets, viz.:

Suspense account, income tax withheld..... \$30 77
New York State barge canal judgments..... 5,050 13

5,130 90

\$14,049,783 85

LIABILITIES

Amount due depositors, viz.:

Principal \$12,992,463 40
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 251,962 04

\$13,244,415 44

Other liabilities, viz.: Suspense account, income tax..... 80 77

Surplus on market value 805,287 64

\$14,049,783 85

Surplus on par value, \$817,424.02.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$999,694 72
From depositors, not including dividends credited.....	2,968,799 27
From interest on loans, deposits and investments.....	646,353 71
From rents from other real estate.....	400 00
From mortgages	1,012,832 50
From redemption of stocks and bonds.....	140,446 22
From stocks and bonds sold (total par value, \$532,125).....	531 084 60
From real estate sold.....	21,454 27

From all other sources, viz.:

Sundry credits	\$48 40	
Cash over	25	
Profit on bonds sold.....	20,404 53	
Difference between book and par value of bonds paid	3 42	
Profit on sale of real estate.....	45 73	
Rebate on insurance premium.....	23 70	
		<u>\$20,526 03</u>
		<u><u>\$6,341,591 32</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,162,753 62	
For loans on bonds and mortgages.....	1,227,640 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$831,275).....	849,646 32	
For interest (other than dividend payments to depositors) ..	6,348 06	
For current expenses of the bank, viz.:		
For salaries	\$22,711 60	
For taxes: Banking house, \$2,817.94 surplus,		
\$6,300.81; on mortgages, \$79.50.....	9,198 25	
For expenses, except taxes, of banking house:		
Repairs	1,404 90	
Insurance	20 63	
Other	941 24	
For expenses of other real estate, viz.:		
Repairs	442 87	
Insurance	23 75	
Taxes	326 54	
Other	12 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,586 70	
		<u>44,627 97</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	21,454 27	
Other payments, viz.:		
Sundry charges	\$57 84	
Cash short	5 00	
New York State barge canal judgments purchased..	5,060 13	
		<u>5,112 97</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	1,024,008 11	
		<u><u>\$6,341,591 32</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	17,663	
Number of accounts opened or reopened during the year.....	3,166	
Number of accounts closed during the year.....	3,080	
Amount deposited during the year, not including dividends credited for that period.....	\$2,968,799 27	
Amount withdrawn during the year.....	3,162,753 62	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$248,451 96	
January 1, 1916	251,963 04	
		<u>500,414 00</u>
Average amount of each account January 1, 1916.....	749 66	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$631,046 04	
Total expenses of the bank for the year 1915.....	44,627 97	
Dividends paid to depositors for the year 1915.....	500,414 00	
Net earnings for the year 1915 over expenses and dividends paid to depositors	86,004 07	

BRONX COUNTY

10. THE BRONX SAVINGS BANK, NEW YORK CITY

[429 Tremont avenue; incorporated 1906]

WILLIAM B. AITKEN , President. JOHN F. HOLMES , Vice-President. CHAS. H. SCHUMANN , Vice-President. L. WETMORE , Vice-President.	WILLIAM E. STEVENS , Treasurer. WM. J. CUNNINGHAM , Asst. Treas. F. B. ALLIN , Secretary. T. A. TASSO FISCHER , Comptroller.
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TRUSTEES

WILLIAM B. AITKEN , F. BREVOORT ALLIN , CLIFTON B. BULL , WM. I. BROWN , NELSON F. GRIFFIN ,	JOHN F. HOLMES , CHAS. F. SCHUMANN , WILLIAM E. STEVENS , ALBERT E. COLFAX , JOHN S. SUTPHEN , J. OSTRAM TAYLOR .	LIVINGSTON WETMORE , T. TASSO FISCHER , WALTER S. WILSON , THOS. A. NOSWORTHY , WM. L. DENNIS ,
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FINANCIAL

RESOURCES

Bonds and mortgages.....	\$848,631 42
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$53,000 00	\$54,687 75	\$53,870 00	
Cities in this State.....	108,000 00	106,338 86	106,560 00	
Villages in this State.....	10,000 00	10,519 81	10,000 00	
Railroad mortgage bonds ..	180,000 00	183,726 84	169,545 00	
	\$351,000 00	\$355,273 26	\$339,775 00	339,775 00
Other real estate, book value, \$12,400; cost, \$13,057.98; actual cash value				12,400 00
Cash on deposit in banks or trust companies.....				103,016 41
Cash on hand				18,306 19
Total of collectible interest.....				12,429 45
Amount of all other assets, viz.: Vaults and fixtures.....				1,400 00
				\$1,335,958 47

LIABILITIES

Amount due depositors, viz.:

Principal ..	\$1,295,889 24
Dividends credited or to be credited for the six months ending with December 31, 1915.....	19,133 80
	\$1,315,023 04
Surplus on market value.....	20,935 43
	\$1,335,958 47

Surplus on par value, \$32,160.43.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$99,515 58
From depositors, not including dividends credited.....	743,026 32
From interest on loans, deposits and investments.....	59,806 13
From mortgages	6,143 58
From redemption of stocks and bonds.....	1,500 00
From stocks and bonds sold (total par value, \$39,000).....	39,286 75
From real estate sold.....	6,000 00

From all other sources, viz.:

Appraisal fees received	\$80 00	
Insurance rebates	76 30	
Cash over	63 00	
Other rebates	38 96	
		<u>\$258 26</u>
		<u><u>\$955,536 62</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$639,532 50
For loans on bonds and mortgages.....	125,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$53,000).....	54,560 50
For interest (other than dividend payments to depositors)....	590 55

For current expenses of the bank, viz.:

For salaries	\$7,462 49	
For expenses, except taxes, of banking house:		
Other	151 45	
For rent of banking rooms.....	2,558 33	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,211 89	
		<u>14,384 16</u>

Other payments, viz.:

Cash short	\$41 00	
To current error in dividends.....	40 31	
Cash over adjusted.....	25 00	
		<u>106 31</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	121,322 60
	<u><u>\$955,536 62</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,501
Number of accounts opened or reopened during the year....	2,080
Number of accounts closed during the year.....	1,341
Amount deposited during the year, not including dividends credited for that period.....	\$743,026 32
Amount withdrawn during the year.....	639,532 50
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$18,278 75
January 1, 1916	19,133 80
	<u>37,412 55</u>
Average amount of each account January 1, 1916.....	202 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$60,181 47
Total expenses of the bank for the year 1915.....	14,940 47
Dividends paid to depositors for the year 1915.....	37,412 55
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u><u>7,828 45</u></u>

11. DOLLAR SAVINGS BANK, NEW YORK CITY

[2908 Third avenue; incorporated 1890]

GEORGE E. EDWARDS, President.
BRIAN G. HUGHES, Vice-President.WILLIAM M. KERN, Treasurer.
HARRY F. REGAL, Secretary.

TRUSTEES

GEORGE E. EDWARDS,
BRIAN G. HUGHES,
WILLIAM M. KERN,
JAMES M. LA COSTE,
BERNARD FRENCH,
J. HARRIS JONES,JOHN S. HANSON,
GEO. M. MACKELLAR,
CHARLES P. FABER,
CHARLES W. BOGART,
JAMES S. BRYANT,WILLIAM S. BECKLEY,
HOWELL T. MANSON,
FRED A. WURZBACH,
SAMUEL TRIMMER,
JAMES L. WELLS,
JOSEPH B. HARE.FINANCIAL
RESOURCES

Bonds and mortgages.....				\$8,047,700 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$310,000 00	\$315,999 20	\$314,000 00	
Cities in this State.....	329,000 00	868,386 13	849,420 00	
Counties in this State.....	104,000 00	106,909 32	106,080 00	
Railroad mortgage bonds...	2,735,000 00	2,909,472 80	2,762,210 00	
	<u>\$3,978,000 00</u>	<u>\$4,200,767 45</u>	<u>\$4,031,710 00</u>	4,031,710 00
Other real estate, book value, \$25,793.28; cost, \$25,793.28;				
actual cash value.....				25,793 28
Cash on deposit in banks or trust companies.....				1,003,042 94
Cash on hand.....				113,036 80
Total of collectible interest.....				75,724 16
Amount of all other assets, viz.: New York State barge canal judgments				10,000 00
				<u>\$13,307,007 18</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,233,592 25	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	191,845 88	
		<u>\$12,425,438 13</u>
Surplus on market value.....		881,569 05
		<u>\$13,307,007 18</u>
Surplus on par value, \$827,859.05.		

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$963,788 54
From depositors, not including dividends credited.....	4,579,855 70
From interest on loans, deposits and investments.....	627,561 11
From rents from other real estate.....	517 00
From mortgages	219,500 00
From redemption of stocks and bonds.....	870,000 00
From stocks and bonds sold (total par value, \$246,000)	263,508 46
From real estate sold.....	97,075 00
From all other sources, viz.:	
Adjustment and reimbursement of insurance premiums on other real estate.....	\$772 06
From auxiliary banks and for furnishing tax bills..	519 37
Security deposited to secure repairs to building....	1,000 00
	<u>2,291 43</u>
	<u>\$7,624,097 24</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,355,404 34	
For loans on bonds and mortgages.....	455,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,401,000)	1,477,978 63	
For interest (other than dividend payments to depositors)	20,415 11	
For current expenses of the bank, viz.:		
For salaries	\$39,100 76	
For taxes: Surplus	6,388 97	
For rent of banking rooms.....	6,544 10	
For expenses of other real estate, viz.:		
Repairs	163 79	
Insurance	531 15	
Taxes	749 86	
Other	704 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,838 51	
		59,019 53
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		129,199 89
Other payments, viz.:		
Release of security held to secure repairs to building	\$1,000 00	
New York State barge canal judgments purchased..	10,000 00	
		11,000 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		1,116,079 74
		<u>\$7,624,097 24</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	44,287
Number of accounts opened or reopened during the year.....	12,385
Number of accounts closed during the year.....	10,923
Amount deposited during the year, not including dividends credited for that period.....	\$4,579,855 70
Amount withdrawn during the year.....	4,355,404 34
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$187,063 58
January 1, 1916.....	191,845 88
	378,929 46
Average amount of each account January 1, 1916.....	290 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$587,109 70
Total expenses of the bank for the year 1915.....	59,019 53
Dividends paid to depositors for the year 1915.....	378,929 46
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>149,160 71</u>

12. NORTH SIDE SAVINGS BANK, NEW YORK CITY

[3230 Third avenue; Incorporated 1905]

JOHN G. BORGSTEDE, President. GEORGE N. REINHARDT, Treasurer.
 THEODORE J. CHARBÔT, Vice-Pres. ARTHUR A. EKIRCH, Secretary.
 FRED H. WEFER, Vice-President.

TRUSTEES

JOHN G. BORGSTEDE, THOMAS J. HIGGINS, CONSTANTIN WAGNER,
 T. J. CHABOT, RICHARD W. LAWRENCE FRED. H. WEFER,
 T. JOSEPH DUNN, CHAS. F. MINOR, GEORGE WOHN,
 HENRY HAHNENFELD, GEO. N. REINHARDT, JOSEPH MILLER,
 JOHN C. HEINTZ, JOHN RIEGELMAN, CHRISTIAN RIEGER, Jr.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$881,600 00
 Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value	
State of California.....	\$13,000 00	\$12,773 28	\$12,740 00	
State of Idaho.....	19,000 00	18,240 00	18,480 00	
State of New Mexico.....	2,000 00	2,085 00	2,100 00	
States in other States.....	118,400 00	124,328 05	121,734 00	
Cities in this State.....	230,545 00	231,458 93	233,381 00	
Counties in this State.....	3,000 00	2,796 90	2,910 00	
Towns in this State.....	15,101 00	15,652 52	15,408 02	
Villages in this State.....	37,700 00	36,096 25	36,822 00	
School districts in this State	4,000 00	4,210 10	4,080 00	
Railroad mortgage bonds....	46,000 00	44,071 25	36,090 00	
	<u>\$488,746 00</u>	<u>\$491,662 28</u>	<u>\$482,690 02</u>	482,690 02

Other real estate, book value, \$14,911.80; cost, \$13,689; actual
 cash value..... 13,689 00
 Cash on deposit in banks or trust companies..... 133,226 76
 Cash on hand..... 14,098 37
 Total of collectible interest..... 14,082 12
 Amount of all other assets, viz.:

Vaults and fixtures..... \$2,000 00
 New York State barge canal judgments..... 8,376 62
 10,375 62

\$1,549,761 89

LIABILITIES

Amount due depositors, viz.:

Principal..... \$1,489,115 44
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 22,762 04
 \$1,511,877 48

Surplus on market value..... 37,884 41

\$1,549,761 89

Surplus on par value, \$43,940.39.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$93,981 90
 From depositors, not including dividends credited..... 768,640 52
 From interest on loans, deposits and investments..... 67,495 45
 From rents from other real estate..... 501 66
 From mortgages..... 12,450 00
 From redemption of stocks and bonds..... 1,250 00
 From stocks and bonds sold (total par value, \$33,479)..... 33,320 44

From all other sources, viz.:

Profit on bonds sold.....	\$61 73	
Rebate on taxes.....	2 07	
Appraisal fees	60 00	
		\$123 80
		<u>\$977,763 77</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$656,284 73
For loans on bonds and mortgages.....	115,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$45,575.62).....	46,466 66
For interest (other than dividend payments to depositors)...	312 89
For current expenses of the bank, viz.:	
For salaries	\$4,693 16
For taxes: Banking house, \$4.40; surplus, \$184.62.....	189 02
For expenses, except taxes, of banking house:	
Insurance	123 45
Other	148 40
For rent of banking rooms.....	3,300 00
For expenses of other real estate, viz.:	
Insurance	35 00
Taxes	657 20
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,723 13
	11,874 36
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	147,325 13
	<u>\$977,763 77</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,501
Number of accounts opened or reopened during the year.....	2,037
Number of accounts closed during the year.....	1,400
Amount deposited during the year, not including dividends credited for that period.....	\$768,640 52
Amount withdrawn during the year.....	656,284 73
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$21,098 33
January 1, 1916.....	22,763 04
	43,860 37
Average amount of each account January 1, 1916.....	232 56
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year, 1915, after allowing for amortization of premiums and discounts.....	\$66,737 37
Total expenses of the bank for the year 1915.....	11,874 36
Dividends paid to depositors for the year 1915.....	43,860 37
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	11,002 64

BROOME COUNTY

13. BINGHAMTON SAVINGS BANK, BINGHAMTON

[97 and 99 Collier street; Incorporated 1867]

CHAS. W. GENNET, President.

ASBURY C. DEYO, Treasurer.

JOHN G. OETON, Vice-President.

S. J. HIRSCHMANN, Secretary.

CHARLES M. STONE, Vice-President.

TRUSTEES

JOHN G. OETON,

CHARLES W. GENNET,

JOHN BAYLESS,

EDWARD P. MCKINNEY,

CHARLES M. STONE,

CHARLES A. WEED,

GEORGE M. HARRIS,

S. J. HIRSCHMANN,

WILLIAM H. OGDEN.

LEWIS M. WEED,

ASBURY C. DEYO.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,219,660 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$100,000 00	\$101,250 00	\$85,000 00	
Cities in other States.....	346,000 00	360,635 42	333,560 00	
Cities in this State.....	1,906,700 00	1,925,518 85	1,859,202 00	
Counties in this State.....	388,000 00	396,459 79	382,830 00	
Towns in this State.....	1,550 00	1,550 00	1,550 00	
Villages in this State.....	24,132 00	24,132 00	23,596 14	
School districts in this State	8,350 00	9,047 00	8,748 00	
Railroad mortgage bonds....	875,000 00	881,800 00	747,000 00	
	<u>\$3,649,332 00</u>	<u>\$3,700,393 06</u>	<u>\$3,441,496 14</u>	3,441,496 14
Loans upon pledge of securities.....				2,000 00
Banking house and lot, book value, \$65,000; cost, \$73,000; actual cash value.....				65,000 00
Other real estate, book value, \$4,412.28; cost, \$4,412.28; actual cash value.....				4,412 28
Cash on deposit in banks or trust companies.....				600,000 00
Cash on hand.....				34,461 21
Total of collectible interest.....				87,878 18
Amount of all other assets, viz.: Rent accrued.....				696 96
				<u><u>\$7,455,594 77</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$6,963,924 09	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	112,399 29	
		\$7,076,323 38
Surplus on market value.....		379,271 39
		<u><u>\$7,455,594 77</u></u>

Surplus on par value, \$587,117.25.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$426,874 20
From depositors, not including dividends credited.....	3,357,143 57
From interest on loans, deposits and investments.....	297,168 06
From rents from banking house.....	3,307 06

BROOME COUNTY

65

From rents from other real estate.....	\$250 00
From mortgages.....	211,400 00
From redemption of stocks and bonds.....	125,593 76
From stocks and bonds sold (total par value, \$48,000).....	45,180 00
	<u>\$4,466,916 65</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,211,013 30
For loans on bonds and mortgages.....	568,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$19,550).....	19,550 00
For interests (other than dividend payments to depositors) ..	477 47
For current expenses of the bank, viz.:	
For salaries.....	\$17,084 63
For taxes: Banking house, \$1,410; surplus, \$3,217.73; on mortgages, \$1,260.....	5,887 73
For expenses, except taxes, of banking house:	
Repairs.....	847 46
Insurance.....	91 00
Other.....	2,479 94
For expenses of other real estate, viz.:	
Insurance.....	51 60
Taxes.....	98 70
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,383 61
	<u>32,924 67</u>
Other payments, viz.: Error at teller's window.....	90 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	634,461 21
	<u>\$4,466,916 65</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	22,558
Number of accounts opened or reopened during the year....	4,337
Number of accounts closed during the year.....	3,597
Amount deposited during the year, not including dividends credited for that period.....	\$3,357,143 57
Amount withdrawn during the year.....	3,207,629 59
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$109,911 97
January 1, 1916.....	112,399 29
Paid but not credited.....	3,383 71
	<u>225,694 97</u>
Average amount of each account January 1, 1916.....	313 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$303,225 27
Total expenses of the bank for the year 1915.....	33,014 67
Dividends paid to depositors for the year 1915.....	225,694 57
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	44,515 63

14. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON

[2 Chenango street; Incorporated 1867]

ARTHUR S. BARTLETT, President. WALKER F. SHERWOOD, Vice-Pres.
 WILLIAM W. SISSON, Vice-President. WILLIAM R. ELY, Treasurer.

TRUSTEES

ARTHUR S. BARTLETT, JAMES M. McNAMARA, ARTHUR L. KENT,
 C. F. HOTCHKISS, GEORGE F. O'NEIL, HARRY RUBIN,
 WILLIAM W. SISSON, WILLIAM G. PHELPS, GEORGE W. TOPLIFF,
 JAMES W. MANIER, LESLIE M. WILSON, RENNA Z. SPAULDING,
 WALKER S. SHERWOOD.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$1,074,158 89
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$50,000 00	\$52,055 00	\$52,055 00	
Cities in other States.....	105,000 00	105,414 53	102,600 00	
Cities in this State.....	15,000 00	15,469 50	13,500 00	
Counties in this State.....	30,000 00	32,809 20	32,100 00	
Towns in this State.....	51,500 00	55,525 00	53,165 00	
Villages in this State.....	135,600 00	142,799 18	138,971 00	
School districts in this State	120,700 00	128,588 26	124,875 90	
Railroad mortgage bonds....	60,000 00	56,878 00	46,000 00	
	<u>\$567,800 00</u>	<u>\$589,538 67</u>	<u>\$563,266 90</u>	563,266 90
Cash on deposit in banks or trust companies.....				86,386 04
Cash on hand.....				22,831 03
Total of collectible interest.....				26,576 61
				<u>\$1,773,219 47</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$1,697,244 44
Dividends credited or to be credited for the six months ending with December 31, 1915.....	27,024 19
	<u>\$1,724,268 63</u>
Surplus on market value.....	48,950 84
	<u>\$1,773,219 47</u>

Surplus on par value, \$53,483.94.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$141,571 24
From depositors, not including dividends credited.....	1,013,823 68
From interest on loans, deposits and investments.....	86,310 13
From mortgages.....	175,360 11
From redemption of stocks and bonds.....	9,135 00
From stocks and bonds sold (total par value, \$206,520).....	211,843 75
From all other sources, viz.: Cash over.....	141 27
	<u>\$1,638,185 18</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,283,660 79
For loans on bonds and mortgages.....	60,544 50
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$150,000).....	161,428 83
For interest (other than dividend payments to depositors)...	3,463 98

For current expenses of the bank, viz.:

For salaries	\$7,050 04	
For taxes: Surplus, \$341.61; on mortgages, \$167....	508 61	
For rent of banking rooms.....	2,400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,890 44	
		\$19,849 09
Other payments, viz.: Overdrafts.....		20 92
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		109,217 07
		<u>\$1,638,185 18</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	10,470
Number of accounts opened or reopened during the year.....	2,637
Number of accounts closed during the year.....	2,807
Amount deposited during the year, not including dividends credited for that period.....	\$1,013,823 68
Amount withdrawn during the year.....	1,283,660 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$27,459 31
January 1, 1916.....	27,024 19
Credited at other periods.....	1,405 65
	55,889 15
Average amount of each account January 1, 1916.....	164 09
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$82,486 95
Total expenses of the bank for the year 1915.....	19,840 09
Dividends paid to depositors for the year 1915.....	55,889 15
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>6,748 71</u>

CAYUGA COUNTY

15. AUBURN SAVINGS BANK, AUBURN

[74 Genesee street; Incorporated 1849]

DAVID M. DUNNING, President. WILLIAM S. DOWNER, Treasurer.
NELSON B. ELDRED, Vice-President. ADOLPH KEIL, Assistant Treasurer.
GEORGE UNDERWOOD, Vice-Pres.

TRUSTEES

DAVID M. DUNNING, HOBART L. ROMIG, WILLIAM S. DOWNER,
GEORGE UNDERWOOD, WILLIAM H. SEWARD, Jr., HAROLD G. METCALF,
NELSON B. ELDRED, HENRY D. NOBLE, H. G. ROBINSON,
GEORGE H. NYE, FREDERICK SEFTON, SAFFRINE L. DEPEW,
HENRY D. TITUS.

FINANCIAL

RESOURCES

Bonds and mortgages \$3,686,066 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts.....	\$3,000 00	\$3,536 00	\$7,360 00
State of Utah.....	50,000 00	50,731 25	48,000 00
Cities in other States.....	261,000 00	285,190 50	260,410 00
Cities in this State.....	607,640 30	632,539 05	579,370 30
Counties in this State.....	40,000 00	40,551 75	38,750 00
Towns in this State.....	14,000 00	14,450 00	13,400 00
Villages in this State.....	20,000 00	21,799 23	19,670 00
School districts in this State	40,000 00	43,086 25	39,190 00
Railroad mortgage bonds...	771,000 00	826,744 50	717,410 00
	<u>\$1,811,640 30</u>	<u>\$1,926,668 53</u>	<u>\$1,723,560 30</u>

1,723,560 30
Banking house and lot, book value, \$100,000; cost, \$268,831.14;
actual cash value. 100,000 00
Other real estate, book value, \$4,000; cost, \$4,076; actual cash
value 4,076 00
Cash on deposit in banks or trust companies 585,608 14
Cash on hand 51,952 49
Total of collectible interest 54,735 08
Amount of all other assets, viz.:

Land contracts	\$450 00
Rents accrued	853 31
Taxes and insurance premiums advanced.....	119 24
New York State barge canal judgments.....	26,889 36
	<u>28,311 91</u>
	<u><u>\$6,234,209 92</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal \$5,651,570 34
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 108,730 27
\$5,760,300 61

Other liabilities, viz.:

Expenses incurred, but unpaid:
Repairs to bank building..... \$366 40
Sundries 194 99
561 39
Surplus on market value 473,347 92

\$6,234,209 92

Surplus on par value, \$561,427.92.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$568,885 02
From depositors, not including dividends credited.....	1,579,329 32
From interest on loans, deposits and investments.....	272,649 29
From rents from banking house.....	7,622 83
From rents from other real estate.....	1,320 32
From mortgages.....	394,523 00
From redemption of stocks and bonds.....	73,300 10
From real estate sold.....	50 00
From all other sources, viz.:	
Cash over	\$86 75
Taxes and insurance premiums advanced refunded..	553 75
Fire insurance credited to suspense account.....	800 00
	<u>1,420 50</u>
	<u>\$2,899,000 38</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,591,093 35
For loans on bonds and mortgages.....	447,170 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$165,000).....	156,875 00
For interest (other than dividend payments to depositors)....	2,598 37
For current expenses of the bank, viz.:	
For salaries	\$16,800 00
For taxes: Banking house, \$3,485.96; surplus \$4,278.22	7,764 18
For expenses, except taxes, of banking house:	
Repairs	1,407 78
Insurance	727 50
Other	4,416 98
For expenses of other real estate, viz.: Other.....	1,220 83
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,025 61
	<u>36,362 83</u>
Other payments, viz.:	
Cash short	\$93 60
Taxes and insurance premiums advanced.....	457 24
New York State barge canal judgments purchased..	26,889 36
	<u>27,440 20</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	637,460 63
	<u>\$2,899,000 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	13,380
Number of accounts opened or reopened during the year.....	1,621
Number of accounts closed during the year.....	1,676
Amount deposited during the year, not including dividends credited for that period.....	\$1,579,329 32
Amount withdrawn during the year.....	1,591,093 35
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$99,787 85
January 1, 1916.....	108,730 27
Credited at other periods.....	1,611 25
	<u>210,129 35</u>
Average amount of each account January 1, 1916.....	430 51
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$276,869 86
Total expenses of the bank for the year 1915.....	36,768 43
Dividends paid to depositors for the year 1915.....	210,129 35
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>29,972 08</u>

16. CAYUGA COUNTY SAVINGS BANK, AUBURN

[113-115 Genesee street; Incorporated 1884]

D. WADSWORTH, Jr., President. G. V. LOUGHBOROUGH, Asst. Treas.
 CHARLES W. BRISTER, Vice-Pres. A. L. HEMINGWAY, Secretary.
 W. H. MEAKER, Treasurer.

TRUSTEES

WILLIAM H. SEWARD, DAVID WADSWORTH, JR., HULL GREENFIELD,
 BENJAMIN B. SNOW, GEORGE B. TURNER, CHARLES P. MOSHER,
 WILLIAM H. MEAKER, SIDNEY J. WESTFALL, DANIEL L. RAMSEY,
 JAMES LYON, C. F. BALDWIN, CHARLES W. BRISTER,
 CHAS. A. MCCARTHY, G. V. LOUGHBOROUGH, JAMES E. ELDER.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,548,008 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$50,000 00	\$53,109 37	\$51,000 00
State of Massachusetts.....	200,000 00	217,022 50	185,700 00
Cities in other States.....	60,000 00	62,223 75	56,700 00
Cities in this State.....	271,592 55	279,572 55	272,022 15
Counties in this State.....	30,000 00	30,000 00	30,000 00
Towns in this State.....	8,000 00	8,000 00	5,700 00
School districts in this State	2,500 00	2,563 71	2,475 00
Railroad mortgage bonds....	731,000 00	775,741 91	656,300 00
	<u>\$1,351,092 55</u>	<u>\$1,426,233 79</u>	<u>\$1,260,017 15</u>

1,260,017 15

Banking house and lot, book value, \$83,000; cost, \$100,307.17;
 actual cash value..... 83,000 00

Cash on deposit in banks or trust companies..... 313,687 41

Cash on hand..... 33,285 87

Total of collectible interest..... 35,840 34

Amount of all other assets, viz.:

Land contract \$3,850 00
 Rent accrued 215 00
 Insurance advanced 12 23

4,107 23

\$4,277,946 00

LIABILITIES

Amount due depositors, viz.:

Principal \$3,955,375 12
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 76,026 17

\$4,031,401 29

Other liabilities, viz.:

Expenses incurred, but unpaid:
 Printing \$150 00
 Card outfit 55 35

205 35

Surplus on market value..... 246,889 36

\$4,277,946 00

Surplus on par value, \$337,414.76.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$394,603 11
 From depositors, not including dividends credited..... 1,344,240 55
 From interest on loans, deposits and investments..... 185,462 75
 From rents from banking house..... 1,748 00
 From mortgages..... 106,120 00
 From redemption of stocks and bonds..... 66,818 84
 From stocks and bonds sold (total par value, \$25,000)..... 14,968 75
 From real estate sold..... 7,650 00

From all other sources, viz.:

Taxes and insurance premiums advanced refunded..	\$80 62	
Land contract	100 00	
		\$180 62
		<u>\$2,181,792 62</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,284,309 38
For loans on bonds and mortgages.....	471,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$54,619).....	54,619 00
For interest (other than dividend payments to depositors)....	70 76

For current expenses of the bank, viz.:

For salaries	\$12,373 33	
For taxes: Banking house, \$2,183.13; surplus, \$2,014.57; on mortgages, \$27.75.....	4,235 45	
For expenses, except taxes, of banking house:		
Repairs	469 58	
Insurance	210 56	
For expenses of other real estate, viz.:		
Repairs	10 72	
Taxes	25 76	
Other	20 24	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,608 85	
		20,954 49

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,385 06
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Other payments, viz.:

Insurance premiums advanced.....	\$61 60	
Commission on sale of other real estate.....	444 21	
Counterfeit bill	5 00	
Suspense account	69 84	
		580 65

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	346,973 28
	<u>\$2,181,792 62</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,759
Number of accounts opened or reopened during the year.....	1,645
Number of accounts closed during the year.....	1,417
Amount deposited during the year, not including dividends credited for that period.....	\$1,344,240 55
Amount withdrawn during the year.....	1,294,309 38
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$68,947 90
January 1, 1916.....	76,028 17
Credited at other periods.....	1,263 69
	146,236 76
Average amount of each account January 1, 1916.....	413 09
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,047 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$189,579 08
Total expenses of the bank for the year 1915.....	21,159 84
Dividends paid to depositors for the year 1915.....	146,236 76
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	22,182 48

CHEMUNG COUNTY

17. THE ELMIRA SAVINGS BANK, ELMIRA

[212 East Water street; Incorporated 1869]

W. H. FERGUSON, President.
JOHN J. CURTIS, Vice-President.
JOHN W. HUSTON, Vice-President.

HUBERT C. MANDEVILLE, Treasurer.
M. A. LEAHY, Secretary.

TRUSTEES

WILFRED I. BOOTH,
JOHN J. CURTIS,
HENRY J. HAASE,
FRED D. HERRICK,

JOHN W. HUSTON,
MICHAEL A. LEAHY,
WM. H. FERGUSON,
H. C. MANDEVILLE,
LOUIS N. MATHEWS.

HENRY SIMPSON,
WILLIAM M. UFFORD,
GEORGE W. WYCKOFF,
ALEXANDER S. DIVEN,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$465,882 93
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$77,000 00	\$75,925 00	\$75,190 00	
Cities in this State.....	116,000 00	117,305 00	117,620 00	
Counties in this State.....	42,000 00	42,767 00	43,180 00	
Towns in this State.....	16,000 00	16,000 00	16,150 00	
Villages in this State.....	88,600 00	88,156 00	89,690 00	
School districts in this State	10,000 00	10,000 00	10,400 00	
Railroad mortgage bonds....	72,000 00	66,519 00	52,930 00	
	<u>\$421,600 00</u>	<u>\$416,672 00</u>	<u>\$406,160 00</u>	406,160 00
Cash on deposit in banks or trust companies.....				103,225 89
Cash on hand.....				2,986 59
Total of collectible interest.....				5,482 40
				<u>\$983,737 81</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$913,146 13	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	13,944 48	
		\$927,090 61
Surplus on market value.....		56,647 20
		<u>\$983,737 81</u>

Surplus on par value, \$72,087.20.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$65,543 98
From depositors, not including dividends credited.....	431,225 21
From interest on loans, deposits and investments.....	43,341 49
From mortgages.....	39,567 00
From redemption of stocks and bonds.....	15,400 00
	<u>\$985,077 68</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$374,619 06
For loans on bonds and mortgages.....	93,442 93
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$16,000)	15,600 00
For current expenses of the bank, viz.:	
For salaries	\$2,196 00
For taxes: Surplus, \$475.93; on mortgages, \$45....	520 93
For rent of banking rooms.....	780 00
For expenses of other real estate, viz.: Insurance.	15 24
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,691 04
	5,203 21
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	106,212 48
	<u>\$595,077 68</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	4,564
Number of accounts opened or reopened during the year.....	1,484
Number of accounts closed during the year.....	1,148
Amount deposited during the year, not including dividends credited for that period.....	\$431,225 21
Amount withdrawn during the year.....	374,619 06
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$13,385 61
January 1, 1916.....	13,944 48
	27,330 09
Average amount of each account January 1, 1916.....	203 13
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$43,673 97
Total expenses of the bank for the year 1915.....	5,203 21
Dividends paid to depositors for the year 1915.....	27,330 09
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>11,140 67</u>

COLUMBIA COUNTY

18. HUDSON CITY SAVINGS INSTITUTION, HUDSON

[500 Warren street; Incorporated 1850]

CHAS. A. VAN DUSEN, President. S. MITCHELL RAINEY, Treasurer.
H. F. DERNELL, Vice-President.

TRUSTEES

LOUIS A. BRISTOL,
NOAH H. BROWNING,
LOUIS P. CHURCH,
A. V. S. COCHRANE,

HERMAN F. DERNELL,
ROBERT W. EVANS,
JOHN W. GILLETTE,
EVERTS TEN BROECK,
GEORGE A. MCKINSTRY.

JOCOB P. MESICK,
S. MITCHELL RAINEY,
CHAS. A. VAN DUSEN,
H. S. WILLIAMS,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,698,866 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$27,140 63	\$28,000 00	
State of Colorado.....	7,000 00	5,827 60	5,390 00	
Cities in other States.....	765,000 00	794,513 87	761,855 00	
Cities in this State.....	923,503 25	956,416 70	927,280 25	
Counties in this State.....	402,900 00	418,251 00	404,812 00	
Towns in this State.....	6,900 00	6,825 75	6,855 00	
Villages in this State.....	368,849 94	374,406 70	361,079 55	
School districts in this State	50,700 00	52,496 12	50,304 00	
Railroad mortgage bonds....	884,000 00	898,997 57	802,940 00	
	<u>\$3,433,853 19</u>	<u>\$3,534,874 84</u>	<u>\$3,348,515 80</u>	3,348,515 80
Banking house and lot, book value, \$40,000; cost, \$74,690.76; actual cash value.....				40,000 00
Other real estate, book value, \$50,700; cost, \$53,374.30; actual cash value.....				50,700 00
Cash on deposit in banks or trust companies.....				336,585 43
Cash on hand.....				55,831 54
Total of collectible interest.....				68,354 68
				<u><u>\$5,598,853 45</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,038,391 37	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	96,607 07	\$5,134,998 44
Surplus on market value.....		463,855 01
		<u><u>\$5,598,853 45</u></u>

Surplus on par value, \$549,192.40.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$306,060 27
From depositors, not including dividends credited.....	1,010,832 50
From interest on loans, deposits and investments.....	239,569 80
From rents from other real estate.....	244 90

From mortgages	\$238,115 00
From redemption of stocks and bonds	149,377 73
From stocks and bonds sold (total par value, \$3,000)	3,003 75
From real estate sold	1,400 00
From all other sources, viz.: Foreclosure expenses refunded ..	44 75
	<u>\$1,948,648 70</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,319,301 43
For loans on bonds and mortgages	168,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$45,000)	44,925 75
For interest (other than dividend payments to depositors)	61 50
For current expenses of the bank, viz.:	
For salaries	\$8,925 00
For taxes: Banking house, \$1,067.85; surplus, \$4,008.10	5,000 95
For expenses, except taxes, of banking house: Repairs	97 48
For expenses of other real estate, viz.:	
Repairs	198 53
Insurance	78 75
Taxes	1,056 53
Other	223 83
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,501 99
	<u>17,143 05</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	6,100 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	392,416 97
	<u>\$1,948,648 70</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	10,724
Number of accounts opened or reopened during the year	1,658
Number of accounts closed during the year	1,475
Amount deposited during the year, not including dividends credited for that period	\$1,010,832 50
Amount withdrawn during the year	1,319,301 43
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$84,455 43
January 1, 1916	98,607 07
	<u>181,062 49</u>
Average amount of each account January 1, 1916	469 82
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$232,305 35
Total expenses of the bank for the year 1915	17,143 05
Dividends paid to depositors for the year 1915	181,062 49
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>34,099 81</u>

CORTLAND COUNTY

19. CORTLAND SAVINGS BANK, CORTLAND

[111 Main street; Incorporated 1886]

CALVIN P. WALRAD, President. STRATTON S. KNOX, Vice-President.
MARCUS H. MCGRAW, Vice-President. BENJAMIN L. WEBB, Treasurer.

TRUSTEES

CALVIN P. WALRAD, HUBERT T. BUSHNELL, GROVE T. MAXON,
BENJAMIN L. WEBB, STRATTON S. KNOX, ARTHUR F. STILSON,
MARCUS H. MCGRAW, LESTER P. BENNETT, WILLIAM J. BUCHANAN,
LEWIS BOUTON, WM. A. STOCKWELL, BYRON MAXON.

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,384,392 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$55,000 00	\$57,112 50	\$58,000 00
State of Colorado.....	50,000 00	50,000 00	38,500 00
State of Massachusetts.....	80,000 00	87,837 50	75,100 00
Cities in other States.....	185,000 00	188,063 62	182,770 00
Cities in this State.....	731,336 29	750,170 99	725,699 74
Towns in this State.....	20,000 00	20,030 00	20,000 00
Villages in this State.....	227,340 00	231,599 21	225,716 70
School districts in this State	93,600 00	96,273 99	92,970 00
Railroad mortgage bonds...	375,000 00	367,315 00	297,350 00
	<u>\$1,817,276 29</u>	<u>\$1,848,392 81</u>	<u>\$1,716,096 44</u>

1,716,096 44

Other real estate, book value, \$15,550; cost, \$23,750; actual
cash value..... 15,550 00
Cash on deposit in banks or trust companies..... 318,089 21
Cash on hand..... 80,721 78
Total of collectible interest..... 79,989 44
Amount of all other assets, viz.:

Rents due	\$23 00
New York State barge canal judgments.....	4,339 40
	<u>4,362 40</u>
	<u>\$4,599,201 27</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,183,145 93
Dividends credited or to be credited for the six months ending with December 31, 1915.....	79,639 04
	<u>\$4,262,784 97</u>

Surplus on market value.....	336,416 30
	<u>\$4,599,201 27</u>

Surplus on par value, \$437,596.15.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$365,382 55
From depositors, not including dividends credited.....	1,052,776 25
From interest on loans, deposits and investments.....	204,903 02
From rents from other real estate.....	1,356 01
From mortgages.....	134,422 50
From redemption of stocks and bonds.....	58,980 80
From stocks and bonds sold (total par value, \$22,500).....	19,625 00
From loans paid.....	650 00
From real estate sold.....	900 00

From all other sources, viz.:

Exchange	\$21 92	
Rents received	200 00	
Taxes and insurance premiums advanced, repaid... .	2,855 46	
Sundry expenses repaid.....	35 50	
		<u>\$3,112 88</u>
		<u>\$1,842,009 01</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,180,468 30
For loans on bonds and mortgages.....	230,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$7,628.05).....	7,628 05
For interest (other than dividend payments to depositors) ..	815 32
For current expenses of the bank, viz.:	

For salaries	\$9,605 00
For taxes: Surplus, \$2,926.92; on mortgages, \$96.....	3,012 92
For rent of banking rooms.....	700 00
For expenses of other real estate, viz.:	
Repairs	768 66
Insurance	62 50
Taxes	733 63
Other	86 03
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,870 95
	<u>17,839 69</u>

Other payments, viz.:

Taxes and insurance advanced.....	\$1,324 18
Suspense account	33 08
New York State barge canal judgments.....	4,339 40
	<u>5,696 66</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	398,810 99
	<u>\$1,842,009 01</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	11,879
Number of accounts opened or reopened during the year.....	1,703
Number of accounts closed during the year.....	1,671
Amount deposited during the year, not including dividends credited for that period.....	\$1,052,776 25
Amount withdrawn during the year.....	1,180,468 30
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$73,676 71
January 1, 1916.....	79,639 04
Credited at other periods.....	162 91
	<u>153,428 66</u>
Average amount of each account January 1, 1916.....	358 85
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,190 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$207,799 92
Total expenses of the bank for the year 1915.....	17,839 69
Dividends paid to depositors for the year 1915.....	153,428 66
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>36,531 57</u>

DUTCHESS COUNTY

20. THE FISHKILL SAVINGS INSTITUTE, FISHKILL

[Main street; Incorporated 1867]

FRANKLIN R. BENJAMIN, President. CHARLES R. MONTFORT, Treasurer.
J. S. LUYSTER, Vice-President. C. D. SHERWOOD, Secretary.
A. H. DUDLEY, Vice-President.

TRUSTEES

F. R. BENJAMIN, J. S. LUYSTER, ALEX. H. DUDLEY, CHAS. D. SHERWOOD, CHAS. R. MONTFORT, ROBERT W. DOUGHTY,	C. C. ROBINSON, J. H. SNYDER, S. L. VAN VOORHIS, LEWIS E. WOOD, JARVIS E. PHILLIPS, CYRUS TOMPKINS,	JOHN RAPELJE, E. H. FOSHAY, S. H. PARSONS, WM. H. HAIGHT, JAMES ADRIANCE, J. B. WALDO.
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FINANCIAL

RESOURCES

Bonds and mortgages..... \$312,548 40
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in this State.....	\$7,000 00	\$6,668 75	\$7,010 00
Towns in this State.....	18,600 00	19,171 08	19,496 00
Villages in this State.....	56,351 33	59,613 24	58,871 54
School districts in this State	75,321 00	78,479 88	78,116 54
Railroad mortgage bonds....	51,000 00	51,362 00	40,700 00
	<u>\$208,272 33</u>	<u>\$215,294 95</u>	<u>\$203,694 08</u>
			203,694 08

Banking house and lot, book value, \$2,500; cost, \$2,500;
actual cash value..... 2,500 00

Other real estate, book value, \$864.92; cost, \$864.92; actual
cash value 864 92

Cash on deposit in banks or trust companies..... 42,877 31

Cash on hand..... 4,481 57

Total of collectible interest..... 7,104 34

Amount of all other assets, viz.: Land contracts..... 2,005 00

\$576,675 62

LIABILITIES

Amount due depositors, viz.:

Principal	\$537,668 31
Dividends credited or to be credited for the six months ending with December 31, 1915.....	10,277 35

\$547,945 66

Surplus on market value..... 28,729 96

\$576,675 62

Surplus on par value, \$33,308.21.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$48,173 17
From depositors, not including dividends credited.....	89,305 19
From interest on loans, deposits and investments.....	27,974 50
From mortgages	20,955 00
From redemption of stocks and bonds.....	5,365 00
From all other sources, viz.: Payments on land contracts...	170 00

\$191,942 86

PAYMENTS

To depositors, including dividends paid to them.....	\$100,810 08
For loans on bonds and mortgages.....	30,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$9,800).....	10,355 58
For interest (other than dividend payments to depositors)....	311 43
For current expenses of the bank, viz.:	
For salaries	\$1,525 00
For taxes: Banking house, \$33.44; surplus, \$197.62..	231 06
For expenses, except taxes, of banking house:	
Repairs	1 50
Insurance	21 82
Other	124 54
For expenses of other real estate, viz.:	
Insurance	3 40
Taxes	9 25
Other	4 87
For other expenses, not including expenses of other real estate nor other expenses of banking house..	477 25
	<hr/>
	2,398 19
Other payments, viz.:	
Taxes and insurance premiums advanced.....	\$2 18
Foreclosure expenses	506 57
	<hr/>
	508 70
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	47,358 88
	<hr/>
	<u>\$191,942 86</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	1,059
Number of accounts opened or reopened during the year.....	88
Number of accounts closed during the year.....	67
Amount deposited during the year, not including dividends credited for that period.....	\$89,305 19
Amount withdrawn during the year.....	100,810 08
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$10,219 60
January 1, 1916.....	10,277 35
	<hr/>
	20,496 95
Average amount of each account January 1, 1916.....	517 41
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$28,472 81
Total expenses of the bank for the year 1915.....	2,398 19
Dividends paid to depositors for the year 1915.....	20,496 95
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	3,577 67

21. MATTEAWAN SAVINGS BANK, BEACON

[572 Main street; Incorporated 1893]

SAMUEL K. PHILLIPS, President. BENJAMIN SULLIVAN, Treasurer.
 ADDISON G. ORMSBEE, Vice-Pres. PETER H. VOSBURGH, Secretary.
 FRANK H. BRETT, Vice-President.

TRUSTEES

ADDISON G. ORMSBEE,	BENJ. I. D. ROOSA,	JOHN H. LYNCH,
BENJAMIN SULLIVAN,	JOHN O. WIXOM,	LOUIS E. KAMPE,
H. FRANK GREENE,	PETER H. VOSBURGH,	HENRY S. CORNEY,
SAMUEL K. PHILLIPS,	GUSTAVE A. SCHRADER,	EUGENE B. SMITH,
T. J. CUNNINGHAM,	SHERWOOD PHILLIPS,	HENRY D. JACKSON,
FRANK H. BRETT,	FRANK A. BROCKWAY,	PAULL J. CHALLEN,
WM. H. SOUTHARD,		F. H. VAN HOUTEN.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....				\$518,213 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
Cities in this State.....	\$115,000 00	\$111,366 60	\$111,730 00	
Towns in this State.....	5,000 00	5,225 00	5,300 00	
Villages in this State.....	119,300 00	123,154 32	120,271 00	
School districts in this State	29,125 00	31,090 65	29,279 50	
Railroad mortgage bonds...	76,000 00	74,531 25	60,200 00	
	<u>\$345,425 00</u>	<u>\$345,667 82</u>	<u>\$326,780 50</u>	326,780 50
Other real estate, book value, \$461.49; cost, \$461.49; actual cash value				461 49
Cash on deposit in banks or trust companies.....				69,229 87
Cash on hand.....				1,041 70
Total of collectible interest.....				12,997 01
Amount of all other assets, viz.: Land contract.....				36 00
				<u>\$928,759 57</u>

LIABILITIES

Amount due depositors, viz.:		
Principal	\$360,188 06	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	16,557 42	
		\$876,745 48
(Other liabilities, viz.: Dividends accrued on deposits to January 1, 1916.....		5,461 30
Surplus on market value.....		46,552 79
		<u>\$928,759 57</u>

Surplus on par value, \$65,197.29.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$54,256 19
From depositors, not including dividends credited.....	177,896 58
From interest on loans, deposits and investments.....	43,723 25
From mortgages	18,979 00
From redemption of stocks and bonds.....	9,900 00
From all other sources, viz.: Taxes and insurance premiums advanced, refunded	590 67
	<u>\$305,345 69</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$178,363 72
For loans on bonds and mortgages.....	35,225 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$15,400).....	15,479 90
For interest (other than dividend payments to depositors)...	147 85
For current expenses of the bank, viz.:	
For salaries	\$2,332 00
For taxes: Surplus.....	387 07
For rent of banking rooms.....	360 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	530 16
	<hr/> 3,589 23
For real estate acquired by foreclosure, or in settlement of debts due the bank	461 49
Other payments, viz.: Taxes and insurance premiums advanced	1,806 93
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	70,271 57
	<hr/> <hr/> \$305,345 69

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	1,978
Number of accounts opened or reopened during the year.....	232
Number of accounts closed during the year.....	256
Amount deposited during the year, not including dividends credited for that period.....	\$177,896 58
Amount withdrawn during the year.....	178,363 72
Amount of dividends credited and paid for the year, viz.:	
May 1, 1915	\$16,459 48
November 1, 1915.....	16,567 42
	<hr/> 33,016 90
Average amount of each account January 1, 1916.....	443 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$44,410 40
Total expenses of the bank for the year 1915.....	3,589 23
Dividends paid to depositors for the year 1915.....	33,016 90
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<hr/> 7,804 27

22. MECHANICS SAVINGS BANK, BEACON

[91 Main street; Incorporated 1866]

JOHN T. SMITH, President.**BERTRAM L. SMITH, Treasurer.****EDWARD R. CORWIN, Secretary.****TRUSTEES**

**JOHN T. SMITH,
BENJAMIN HAMMOND,
JOHN W. CORWIN,
BERTRAM L. SMITH,
PRESTON GREENE,
FERD. LOUGHRAN,
CHESTER BOND,**

**ANDREW BARNES,
JAMES E. VAN HOUTEN,
W. J. PRALATOWSKI,
AARON E. ALDRIDGE,
WM. J. CONKLIN,
FRANK L. HOWARD,
S. M. DAVIDSON,**

**A. H. BLACKBURN,
HENRY MONTGOMERY,
WM. YATES
GEORGE CHATTERTON,
R. F. C. KIEB,
HOMER H. STUART,
ROBERT MCKINLEY.**

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$869,051 41
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
Cities in other States.....	\$127,000 00	\$132,631 70	\$127,480 00	
Cities in this State.....	293,519 68	301,151 16	285,299 07	
Counties in this State.....	45,000 00	49,600 50	45,450 00	
Towns in this State.....	237,000 00	245,438 21	239,000 00	
Villages in this State.....	563,191 73	583,168 63	562,451 06	
School districts in this State	193,060 00	202,951 10	197,643 50	
Railroad mortgage bonds...	242,000 00	239,050 00	195,260 00	
	<u>\$1,700,761 39</u>	<u>\$1,753,991 30</u>	<u>\$1,652,583 63</u>	1,652,583 63

**Banking house and lot, book value, \$15,000; cost, \$22,460.22;
actual cash value..... 15,000 00**
**Other real estate, book value, \$8,564.23; cost, \$8,564.23; actual
cash value 8,450 00**
Cash on deposit in banks or trust companies..... 128,183 27
Cash on hand 2,804 87
Total of collectible interest..... 39,684 55

Amount of all other assets, viz.:

Land contracts	\$22,950 00	
Rent accrued	25 00	
Insurance and taxes advanced.....	1,636 33	
		24,611 33
		<u>\$2,740,369 06</u>

LIABILITIES**Amount due depositors, viz.:**

Principal	\$2,410,983 77	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	46,690 38	
		\$2,457,674 15

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1916...	\$16,384 49	
Expenses incurred but unpaid, bonds for officers....	37 50	
		16,421 99
Surplus on market value.....		266,272 92

\$2,740,369 06**Surplus on par value, \$314,450.68.****CASH TRANSACTIONS DURING THE YEAR 1915****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$105,267 20
From depositors, not including dividends credited.....	346,020 53
From interest on loans, deposits and investments.....	119,874 24
From rents from banking house.....	845 00
From rents from other real estate.....	305 46

From mortgages	\$15,540 00
From redemption of stocks and bonds.....	45,366 67
From all other sources, viz :	
County clerk	\$50 95
Taxes and insurance premiums advanced, refunded.	192 24
Land contracts	250 00
Suspense account	6 00
	<u>499 19</u>
	<u>\$633,518 34</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$414,284 42
For loans on bonds and mortgages.....	22,695 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$49,100).....	50,783 09
For interest (other than dividend payments to depositors)...	798 41
For current expenses of the bank, viz.:	
For salaries	\$5,749 96
For taxes: Banking house, \$375.20; surplus, \$2,290.59.	2,655 79
For expenses, except taxes, of banking house:	
Repairs	448 67
Insurance	174 66
Other	581 08
For expenses of other real estate, viz.:	
Repairs	20 16
Insurance	54 80
Taxes	108 06
Other	3 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	976 47
	<u>10,782 65</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,313 36
Other payments, viz.:	
County clerk	\$41 90
Taxes and insurance premiums advanced.....	1,824 37
Suspense account	7 00
	<u>1,873 27</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	130,988 14
	<u>\$633,518 34</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	5,037
Number of accounts opened or reopened during the year....	405
Number of accounts closed during the year.....	413
Amount deposited during the year, not including dividends credited for that period.....	\$346,020 58
Amount withdrawn during the year.....	414,284 42
Amount of dividends credited and paid for the year, viz.:	
May 1, 1915.....	\$47,373 12
November 1, 1915.....	46,690 38
Credited at other periods.....	7 01
	<u>94,070 51</u>
Average amount of each account January 1, 1916.....	487 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$120,335 59
Total expenses of the bank for the year 1915.....	10,782 65
Dividends paid to depositors for the year 1915.....	94,070 51
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>15,482 43</u>

23. PAWLING SAVINGS BANK, PAWLING

[Incorporated 1870]

WILLIAM H. TABER, President. HENRY D. WARNER, Vice-President.
 WILLIAM H. OSBORN, Vice-President. GEORGE A. DANIELS, Treasurer.
 HOWARD N. ALLEN, Secretary.

TRUSTEES

WILLIAM H. TABER, HOWARD N. ALLEN, FRANK A. DENTON,
 HENRY A. HOLMES, WILLIAM H. OSBORN, FRANK HOAG,
 GEORGE H. ADAMS, GEORGE A. DANIELS, ORSON W. SLOAT,
 HENRY S. WANZER, FRED C. TABER, HENRY D. WARNER,
 MERRICK D. GREEN, HENRY F. BLESSING.

FINANCIAL
RESOURCES

Bonds and mortgages.....				\$404,325 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
State of Massachusetts	\$10,000 00	\$10,900 00	\$9,300 00	
Cities in other States.....	40,000 00	41,302 00	40,750 00	
Cities in this State.....	39,400 00	40,699 35	38,153 50	
Counties in this State.....	15,000 00	16,200 00	14,860 00	
Towns in this State.....	27,000 00	28,069 40	23,020 00	
Villages in this State.....	64,020 00	65,094 51	63,280 80	
School districts in this State	48,600 00	49,924 70	49,177 50	
Railroad mortgage bonds ...	113,000 00	119,610 45	93,460 00	
	<u>\$357,020 00</u>	<u>\$371,800 41</u>	<u>\$337,006 80</u>	337,006 80
Banking house and lot, book value, \$10,000; cost, \$10,825.54; actual cash value				6,000 00
Cash on deposit in banks or trust companies.....				52,950 31
Cash on hand				2,009 57
Total of collectible interest.....				9,047 48
				<u>\$811,339 16</u>

LIABILITIES

Amount due depositors, viz.:				
Principal			\$748,616 62	
Dividends credited or to be credited for the six months ending with December 31, 1915			13,768 70	
				\$762,385 32
Other liabilities, viz.:				
Expenses incurred, but unpaid:				
Salaries			\$110 00	
Calendars			42 25	
				152 25
Surplus on market value				49,801 53
				<u>\$811,339 16</u>
Surplus on par value, \$68,814.79.				

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$52,934 25
From depositors, not including dividends credited.....	132,826 20
From interest on loans, deposits and investments.....	35,801 28
From mortgages	9,500 00
From redemption of stocks and bonds.....	17,020 00
	<u>\$248,081 73</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$153,148 92
For loans on bonds and mortgages.....		36,400 00
For current expenses of the bank, viz.:		
For salaries.....	\$2,143 25	
For taxes: Banking house, \$152.72; surplus, \$360.88;	513 60	
For expenses, except taxes, of banking house:		
Repairs	68 21	
Insurance	15 00	
Other	86 88	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	746 99	
		3,572 93
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		54,959 88
		<u>\$248,081 73</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	2,081
Number of accounts opened or reopened during the year.....	224
Number of accounts closed during the year.....	195
Amount deposited during the year, not including dividends credited for that period.....	\$132,826 20
Amount withdrawn during the year.....	153,148 92
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$13,663 49
January 1, 1916	13,768 70
	27,432 19
Average amount of each account January 1, 1916.....	366 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3 & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$35,606 70
Total expenses of the bank for the year 1915.....	3,725 18
Dividends paid to depositors for the year 1915.....	27,432 19
Net earnings for the year 1915 over expenses and dividends paid to depositors	4,449 33

24. POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE

[21 and 23 Market street; incorporated 1831]

FLOY M. JOHNSTON, President. J. FRED LOVEJOY, Treasurer.
 EDWARD S. ATWATER, Vice-Pres. HARRY E. MEEKS, Asst. Treasurer.
 CHARLES F. COSSUM, Vice-Pres.

TRUSTEES

FRANK B. LOWN, WM. T. REYNOLDS, CHARLES F. COSSUM,
 HENRY V. PELTON, JOHN C. OTIS, CLARENCE W. PIERCE,
 EDWARD S. ATWATER, FLOY M. JOHNSTON, WILET E. HOYSHADT,
 HENRY E. LOSEY, GUILFORD DUDLEY, HENRY BOOTH,
 JAMES H. YOUNG,

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$7,938,815 65
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Idaho	\$50,000 00	\$49,160 00	\$48,500 00
State of Massachusetts	200,000 00	215,460 00	185,000 00
State of Utah	90,000 00	90,064 50	86,400 00
Cities in other States.....	578,500 00	604,980 63	566,420 00
Cities in this State.....	2,144,916 25	2,208,682 74	2,099,530 63
Counties in this State.....	237,500 00	308,193 00	286,935 00
Towns in this State.....	138,682 99	144,086 86	140,687 14
Villages in this State.....	874,269 31	894,433 91	873,812 53
School districts in this State	235,400 00	245,022 43	238,966 60
Railroad mortgage bonds ..	2,023,000 00	2,066,723 09	1,669,960 00
	<u>\$5,622,268 55</u>	<u>\$6,826,797 16</u>	<u>\$6,196,191 80</u>

Loans upon pledge of securities..... 1,196,191 80
 Banking house and lot, book value, \$130,000; cost, \$193,328.60; actual cash value..... 900 00
 Cash on deposit in banks or trust companies..... 130,000 00
 Cash on hand 576,868 52
 Total of collectible interest..... 114,566 78
 Amount of all other assets, viz.:

Land contracts	\$1,693 00
Cherry Street Realty Company account.....	21,889 16
Taxes advanced	43 98
	<u>23,626 14</u>
	<u><u>\$15,156,867 34</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$14,028,609 46
Dividends credited or to be credited for the six months ending with December 31, 1915.....	270,110 21
	<u>\$14,298,719 67</u>
Surplus on market value.....	858,147 67
	<u><u>\$15,156,867 34</u></u>
Surplus on par value, \$1,284,224.42.	

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$545,765 17
From depositors, not including dividends credited.....	2,134,242 04
From interest on loans, deposits and investments.....	662,841 73
From rents from other real estate.....	858 00
From mortgages	670,090 14
From redemption of stocks and bonds.....	188,012 73
From stocks and bonds sold (total par value, \$10,000)	10,000 00
From real estate sold.....	110,000 00

From all other sources, viz.:

Taxes and insurance premiums advanced refunded.	\$11,960 13	
Attorney and examination fees.....	2,231 03	
Cherry Street Realty Company account.....	11,143 39	
Land contracts	27 00	
		<u>\$25,366 55</u>
		<u>\$4,347,176 36</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,606,186 55	
For loans on bonds and mortgages.....	827,177 60	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$26,320.98)	27,066 86	
For interest (other than dividend payments to depositors)	141 02	
For current expenses of the bank, viz.:		
For salaries	\$21,031 67	
For taxes: Banking house, \$1,333; surplus, \$7,037.83.	3,925 83	
For expense, except taxes, of banking house:		
Repairs	619 12	
Insurance	7 00	
Other	607 46	
For expenses of other real estate, viz.:		
Repairs	42 47	
Insurance	47 04	
Taxes	1,145 86	
Other	217 54	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,109 92	
		<u>38,753 41</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	133,466 75	
Other payments, viz.:		
Taxes and insurance premiums advanced.....	\$11,525 80	
Cherry Street Realty Company account.....	9,824 18	
Cash short	173 00	
Overcharges of interest refunded.....	1,335 39	
Loss on mortgage satisfied.....	90 00	
		<u>22,948 87</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	691,435 30	
		<u>\$4,347,176 36</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	27,739	
Number of accounts opened or reopened during the year.....	3,575	
Number of accounts closed during the year.....	2,493	
Amount deposited during the year, not including dividends credited for that period.....	\$2,134,242 04	
Amount withdrawn during the year.....	2,606,186 55	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$267,735 47	
January 1, 1916	270,110 21	
Credited at other periods.....	10 28	
	<u>\$537,905 96</u>	
Charged.	33 36	
		<u>537,872 60</u>
Average amount of each account January 1, 1916.....	515 47	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	657,102 76	
Total expenses of the bank for the year 1915.....	38,753 41	
Dividends paid to depositors for the year 1915.....	537,872 60	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	80,476 75	

25. RHINEBECK SAVINGS BANK, RHINEBECK

[15 Montgomery street; incorporated 1860]

AUGUSTUS M. TRAVER, President. MARTIN HEERMANCE, Vice-Pres.
M. V. B. SCHRYVER, Vice-President. THADDEUS A. TRAVER, Treasurer.

TRUSTEES

AUGUSTUS M. TRAVER, JAS. S. ARMSTRONG, EUGENE P. BUDD,
M. V. B. SCHRYVER, WILLIAM R. CARROLL, CHARLES FERRIS,
THAD. A. TRAVER, MANDEVILLE S. FROST, TRACY DOWS,
MARTIN HEERMANCE, ELMER COON, MARCUS M. LOWN,
A. LEE WAGER, CHAS. B. HOFFMAN, JOHN P. HERMANS.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$363,542 25
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$10,000 00	\$12,050 00	\$11,000 00
State of Massachusetts	4,000 00	4,185 00	3,840 00
State of Louisiana.....	10,000 00	9,975 00	10,500 00
Cities in other States.....	60,000 00	65,415 90	59,080 00
Cities in this State.....	102,650 00	107,773 00	101,435 00
Counties in this State.....	8,000 00	9,165 00	7,980 00
Towns in this State.....	27,300 00	28,303 50	27,355 00
Villages in this State.....	115,585 40	122,955 15	114,313 64
Railroad mortgage bonds ...	143,000 00	148,928 55	130,650 00
	<u>\$480,535 40</u>	<u>\$508,749 10</u>	<u>\$466,213 64</u>

466,213 64

Banking house and lot, book value, \$5,000; cost, \$10,111.20;
actual cash value 5,000 00
Cash on deposit in banks or trust companies..... 41,400 16
Cash on hand..... 14,017 17
Total of collectible interest..... 11,155 57
Amount of all other assets, viz.: Taxes and insurance pre-
miums advanced 26 30
\$901,355 09

LIABILITIES

Amount due depositors, viz.:

Principal \$831,942 71
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 15,150 44
\$847,093 15

Surplus on market value..... 54,261 94

\$901,355 09

Surplus on par value, \$68,583.70.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$38,946 36
From depositors, not including dividends credited..... 108,981 88
From interest on loans, deposits and investments..... 39,471 05
From mortgages..... 16,142 32
From redemption of stocks and bonds..... 23,650 00
From all other sources, viz.: Taxes and insurance premiums
advanced, refunded..... 148 40
\$227,340 01

PAYMENTS

To depositors, including dividends paid to them.....	\$127,394 25
For loans on bonds and mortgages.....	34,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$6,068.75).....	5,068 75
For interest (other than dividend payments to depositors)...	38 89
For current expenses of the bank, viz.:	
For salaries.....	\$3,175 00
For taxes: Banking house, \$124.75; surplus, \$439.93; on mortgages, \$9.....	573 68
For expenses, except taxes, of banking house:	
Repairs.....	2 85
Insurance.....	27 20
Other.....	10 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	618 62
	<hr/> 4,407 85
Other payments, viz.: Taxes and insurance premiums advanced, refunded.....	162 94
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	55,417 33
	<hr/> <hr/> \$227,340 01

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	2,908
Number of accounts opened or reopened during the year.....	198
Number of accounts closed during the year.....	234
Amount deposited during the year, not including dividends credited for that period.....	\$108,981 88
Amount withdrawn during the year.....	127,394 25
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$15,063 12
January 1, 1916.....	15,150 44
	<hr/> 30,213 56
Average amount of each account January 1, 1916.....	291 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3 and 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$38,304 56
Total expenses of the bank for the year 1915.....	4,407 85
Dividends paid to depositors for the year 1915.....	30,213 56
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<hr/> <hr/> 3,683 15

For current expenses of the bank, viz.:

For salaries	\$2,650 00	
For taxes: Surplus, \$389.33; on mortgages, \$24.....	413 33	
For rent of banking rooms.....	180 00	
For expenses of other real estate, viz.:		
Repairs	28 48	
Taxes	195 25	
Other	11 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	614 26	
		\$4,092 92

Other payments, viz.:

Commission on sale of real estate.....	\$142 50	
Attorney's fees	30 00	
New York State barge canal judgments purchased.	4,130 00	
		4,302 50

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		50,201 50
		<u>\$284,876 44</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	1,721
Number of accounts opened or reopened during the year.....	201
Number of accounts closed during the year.....	185
Amount deposited during the year, not including dividends credited for that period.....	\$127,633 45
Amount withdrawn during the year.....	152,645 70
Amount of dividends credited and paid for the year, viz.:	
April 1, 1915	\$12,792 88
October 1, 1915	12,649 85
	25,442 73
Average amount of each account January 1, 1916.....	385 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$32,741 41
Total expenses of the bank for the year 1915.....	4,205 42
Dividends paid to depositors for the year 1915.....	25,442 73
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	3,033 26

ERIE COUNTY

27. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO

[215 Main street; incorporated 1907]

HERBERT A. MELDRUM, President. CHARLES J. FIX, Vice-President.
JOHN M. SATTERFIELD, Vice-Pres. WILLIAM P. LUEDEKE, Secretary.

TRUSTEES

FRANK X. ARGUS,
CHAS. ANTONIAZZI,
WILLIAM T. ATWATER,
GEORGE K. BIRGE,
ALFRED H. BURT,
MYRON P. BUSH,
EDWARD H. BUTLER,
CHARLES J. FIX,

F. E. FRONCZAK,
L. P. FUHRMANN,
JAMES HANRAHAN,
ROBERT H. HEUSSLER,
WM. H. HOTCHKISS,
DUDLEY M. IRWIN,
BERT L. JONES,

WM. P. LUEDEKE,
NORMAN E. MACK,
J. M. SATTERFIELD,
THOMAS STODDART,
CHAS. W. TOYNBEE,
H. A. MELDRUM,
G. M. ZIMMERMAN,
J. G. WALLENMEIER, JR.

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,470,650 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New Mexico.....	\$30,000 00	\$29,333 86	\$79,700 00
Cities in other States.....	65,000 00	66,771 77	66,025 00
Cities in this State.....	158,593 85	157,105 37	158,632 20
Towns in this State.....	33,000 00	34,073 08	33,630 00
Villages in this State.....	77,000 00	77,005 57	77,030 00
Railroad mortgage bonds....	363,000 00	358,638 01	338,100 00
	<u>\$726,593 85</u>	<u>\$722,927 66</u>	<u>\$703,117 20</u>

Cash on deposit in banks or trust companies..... 703,117 20
Cash on hand..... 181,945 25
Total of collectible interest..... 12,299 28
Amount of all other assets, viz.: New York State barge canal
judgments 18,485 67
5,404 88
\$2,391,902 28

LIABILITIES

Amount due depositors, viz.:
Principal \$2,314,046 26
Dividends credited or to be credited for the six
months ending with December 31, 1915 43,415 15
\$2,357,461 41
Surplus on market value..... 34,440 87
\$2,391,902 28

Surplus on par value, \$57,917.52.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$137,920 62
From depositors, not including dividends credited..... 935,868 42
From interest on loans, deposits and investments..... 111,943 14
From mortgages..... 142,770 00
From redemption of stocks and bonds..... 17,678 00
From stocks and bonds sold (total par value, \$51,000)..... 51,142 69
From all other sources, viz.: Collections and exchange..... 182 96
\$1,397,505 83

PAYMENTS

To depositors, including dividends paid to them.....	\$848,947 41
For loans on bonds and mortgages.....	211,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$123,200).....	122,646 84
For interest (other than dividend payments to depositors)....	1,691 14
For current expenses of the bank, viz.:	
For salaries	\$6,331 40
For taxes: Surplus.....	21 67
For rent of banking rooms.....	4,000 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,473 94
	12,827 01
Other payments, viz.: New York State barge canal judgments purchased	5,298 90
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	194,244 53
	<u>\$1,397,505 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	5,685
Number of accounts opened or reopened during the year.....	1,881
Number of accounts closed during the year.....	1,402
Amount deposited during the year, not including dividends credited for that period.....	\$935,868 42
Amount withdrawn during the year.....	848,947 41
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$42,173 12
January 1, 1916	43,355 33
Credited at other periods.....	120 20
	85,658 65
Average amount of each account January 1, 1916.....	414 68
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Total amount of such accounts.....	\$6,048 64
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$110,336 12
Total expenses of the bank for the year 1915.....	12,827 01
Dividends paid to depositors for the year 1915.....	85,658 65
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>11,850 46</u>

28. BUFFALO SAVINGS BANK, BUFFALO

[545 Main street; incorporated 1846]

E. CORNING TOWNSEND, President. **GEORGE D. SEARS, Secretary.**
CHARLES L. GURNEY, Vice-Pres. **F. X. WANEMACHER, Treasurer.**
SEYMOUR P. WHITE, Vice-Pres. **CHARLES DENNY, Asst. Secretary.**

TRUSTEES

E. CORNING TOWNSEND, **JOHN L. CLAWSON,** **JOHN B. OLMSTED,**
WM. H. GLENNY, **SEYMOUR P. WHITE,** **JOHN A. MANN,**
GEORGE BLEISTEIN, **HENRY M. GERRANS,** **WM. HUDSON,**
RICHARD E. GAVIN, **DEWITT CLINTON,** **HUGH KENNEDY,**
CHARLES L. GURNEY, **C. B. PORTER,** **EDWARD L. KOONS.**

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$20,023,823 51

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California	\$101,000 00	\$96,328 75	\$94,940 00
State of Louisiana	100,000 00	109,055 00	101,500 00
Cities in other States.....	5,982,500 00	6,238,137 36	5,972,965 00
Cities in this State.....	3,199,363 33	3,323,700 14	3,223,189 63
Counties in this State.....	540,500 00	553,837 17	547,415 00
Towns in this State.....	79,000 00	84,332 50	77,430 00
Villages in this State.....	176,370 30	178,355 33	168,907 33
School districts in this State	103,000 00	104,905 00	103,420 00
Railroad mortgage bonds ..	6,035,000 00	7,035,910 40	5,879,330 00
	<u>\$16,297,323 63</u>	<u>\$17,725,161 65</u>	<u>\$16,172,076 96</u>
			16,172,076 96
Banking house and lot, book value, \$250,000; cost, \$583,734.76			
actual cash value.....			583,734 76
Other real estate, book value, \$247,735.52; cost, \$247,735.52;			
actual cash value.....			247,735 52
Cash on deposit in banks or trust companies.....			3,631,380 67
Cash on hand.....			350,200 52
Total of collectible interest.....			324,249 76
			<u><u>\$41,333,201 70</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$37,562,910 59
Dividends credited or to be credited for the six months ending with December 31, 1915.....	717,168 32
	<u>\$38,280,078 91</u>
Surplus on market value	3,053,122 79
	<u><u>\$41,333,201 70</u></u>
Surplus on par value, \$3,178,369.46.	

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$2,490,599 91
From depositors, not including dividends credited.....	9,490,885 47
From interest on loans, deposits and investments.....	1,884,547 60
From rents from other real estate.....	19,204 00
From mortgages	725,179 01
From redemption of stocks and bonds.....	988,045 53
From real estate sold.....	100,300 00

From all other sources, viz.:

Rebate on electric light bills.....	\$12 30	
Land contracts	4,347 00	
		\$4,359 30
		<u>\$15,703,120 82</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$10,105,461 00
For loans on bonds and mortgages.....	1,469,878 07
For interest (other than dividend payments to depositors)	65 52

For current expenses of the bank, viz.:

For salaries	\$87,467 74	
For taxes: Banking house, \$16,161.19; surplus, \$20,796.03	36,956 22	
For expense, except taxes, of banking house:		
Insurance	1,306 97	
Repairs	568 14	
Other	9,746 55	
For expenses of other real estate, viz.:		
Repairs	2,818 63	
Insurance	396 33	
Taxes	5,766 22	
Other	3,122 82	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	15,006 42	
		143,135 04

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,500 00
Other payments, viz.: Amount advanced on option, refunded	500 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	3,981,581 19
	<u>\$15,703,120 82</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	66,054
Number of accounts opened or reopened during the year.....	11,694
Number of accounts closed during the year.....	9,523
Amount deposited during the year, not including dividends credited for that period.....	\$9,490,885 47
Amount withdrawn during the year.....	10,105,461 00

Amount of dividends credited and paid for the year, viz.:

July 1, 1915	\$714,001 96	
January 1, 1916	717,168 32	
Credited at other periods.....	9,628 08	
Paid but not credited.....	65 52	
		1,440,863 87
		579 53

Average amount of each account January 1, 1916.....	
Number of accounts which exceeds \$3,000, exclusive of dividends, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Number of accounts which exceeded \$3,000, exclusive of interest dividends, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3
Total amount of such accounts.....	\$10,464 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,798,633 40
Total expenses of the bank for the year 1915.....	143,135 04
Dividends paid to depositors for the year 1915.....	1,440,863 87
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	214,634 49

29. ERIE COUNTY SAVINGS BANK, BUFFALO

[Main, Niagara, Church and Pearl streets; Incorporated 1854]

ROBERT S. DONALDSON, President.**ROBERT D. YOUNG, Treasurer.****G. BARRETT RICH, Vice-President.****STEPHEN B. LEE, Asst. Treasurer.****GEORGE R. HOWARD, Vice-President.****TRUSTEES****ROBT. S. DONALDSON,
GEORGE L. WILLIAMS,
WILLIAM A. ROGERS,
G. BARRETT RICH,
GEORGE R. HOWARD,****L. D. RUMSEY,
CARLTON M. SMITH,
THOS. T. RAMSDELL,
JOHN W. ROBINSON,
H. W. SPRAGUE,****WHITNEY G. CASE,
ROBERT D. YOUNG,
GEORGE C. GINTHER,
JOHN K. WALKER,
E. H. HUTCHINSON.****FINANCIAL
RESOURCES****Bonds and mortgages.....\$32,274,150 00****Stock and bond investments, viz.:**

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Alabama	\$300,000 00	\$320,345 00	\$300,000 00	
State of Massachusetts	500,000 00	560,625 00	465,000 00	
Cities in other States.....	3,282,000 00	3,432,899 96	3,180,900 00	
Cities in this State.....	8,078,640 09	8,212,802 58	7,723,282 27	
Counties in this State.....	130,000 00	130,000 00	129,700 00	
Railroad mortgage bonds...	10,175,000 00	10,748,732 30	8,850,320 00	
	<u>\$22,465,640 00</u>	<u>\$23,405,404 83</u>	<u>\$20,649,202 27</u>	20,649,202 27
Loans upon pledge of securities.....				65,000 00
Banking house and lot, book value, \$1,196,057.43; cost, \$1,196,057.43; actual cash value.....				1,196,057 43
Other real estate, book value, \$78,850.95; cost, \$78,850.95; actual cash value.....				78,850 95
Cash on deposit in banks or trust companies.....				3,498,071 48
Cash on hand				169,584 94
Total of collectible interest.....				656,830 64
Amount of all other assets, viz.: Rents accrued.....				2,396 23
				<u><u>\$58,580,143 94</u></u>

LIABILITIES**Amount due depositors, viz.:**

Principal	\$54,248,112 75
Dividends credited or to be credited for the six months ending with December 31, 1915.....	1,029,827 43
	<u>\$55,277,940 17</u>
Surplus on market value.....	3,302,203 77
	<u><u>\$58,580,143 94</u></u>

Surplus on par value, \$5,118,641.59.**CASH TRANSACTIONS DURING THE YEAR 1915****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$3,296,590 18
From depositors, not including dividends credited	12,432,520 69
From interest on loans, deposits and investments.....	2,495,507 01
From rents from banking house.....	57,999 96
From rents from other real estate.....	695 63
From mortgages.....	967,845 00
From redemption of stocks and bonds.....	257,625 46
From loans paid.....	75,000 00
From real estate sold.....	6,744 23

From all other sources, viz :

Profit on sale of real estate.....	\$255 77	
Sale of iron and lapms.....	10 85	
		<u>\$266 62</u>
		<u><u>\$19,590,594 78</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$13,853,550 56	
For loans on bonds and mortgages.....	1,821,460 00	
For loans on stocks and bonds and other securities.....	65,000 00	
For current expenses of the bank, viz:		
For salaries	\$64,533 33	
For taxes: Banking house, \$25,331.43; surplus, \$20,167.26	46,098 69	
For expenses, except taxes, of banking house:		
Repairs	5,830 73	
Insurance	2,810 33	
Other	25,581 77	
For expenses of other real estate, viz.:		
Repairs	283 00	
Insurance	311 60	
Taxes	1,760 95	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	19,621 47	
		168,331 86
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	24,595 94	
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	3,657,656 42	
		<u><u>\$19,590,594 78</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	92,265	
Number of accounts opened or reopened during the year.....	14,061	
Number of accounts closed during the year.....	13,354	
Amount deposited during the year, not including dividends credited for that period.....	\$12,432,520 69	
Amount withdrawn during the year.....	13,853,550 56	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$1,025,670 15	
January 1, 1916	1,029,827 42	
Credited at other periods.....	727 61	
		2,056,225 18
Average amount of each account January 1, 1916.....	599 12	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$2,534,721 98	
Total expenses of the bank for the year 1915.....	168,331 86	
Dividends paid to depositors for the year 1915.....	2,056,225 18	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	310,164 94	

30. THE WESTERN SAVINGS BANK, BUFFALO

[438 Main street; incorporated 1851]

ALBERT J. WHEELER, President.
HENRY ERB, Vice-President.HOWARD H. BAKER, Vice-President.
FRANKLIN W. H. BECKER, Treas.

TRUSTEES

HENRY ERB, HENRY E. BOLLER,
ALBERT J. WHEELER, WILLIAM F. WENDT,
HOWARD H. BAKER, F. W. H. BECKER,
CHARLES DIEBOLD, Jr., WILLIAM SIMON,
EDWARD A. EISELE, & LEWIS J. HEINTZ,CHAS. H. DONALDSON,
EDW. E. COATSWORTH,
GEO. D. MONTGOMERY,
GROVER W. WENDE,
HENRY R. HOFFELD.FINANCIAL
RESOURCESBonds and mortgages..... \$5,058,945 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$575,000 00	\$507,331 90	\$564,250 00
Cities in this State.....	2,813,147 10	2,850,356 19	2,828,497 33
Counties in this State.....	162,000 00	166,871 20	160,940 00
Villages in this State.....	176,416 60	178,313 21	174,789 10
School districts in this State	101,000 00	101,000 00	98,575 00
Railroad mortgage bonds....	1,575,000 00	1,605,562 50	1,313,500 00

\$5,402,563 70	\$5,508,935 00	\$5,140,551 43
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5,140,551 43

Banking house and lot, book value, \$100,000; cost, \$150,000;
actual cash value..... 150,000 00

Cash on deposit in banks or trust companies..... 727,337 30

Cash on hand..... 99,093 59

Total of collectible interest..... 113,180 72

Amount of all other assets, viz.:

Taxes advanced \$3,139 01
New York State barge canal judgments..... 9,078 48

11,217 49

\$11,300,325 53

LIABILITIES

Amount due depositors, viz.:

Principal \$10,445,986 11
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 202,089 69\$10,648,075 80

Surplus on market value..... 652,249 73

\$11,300,325 53

Surplus on par value, \$914,262.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$861,505 52
From depositors, not including dividends credited.....	2,383,547 29
From interest on loans, deposits and investments.....	483,693 73
From rents from banking house.....	4,699 92
From mortgages.....	303,775 00
From redemption of stocks and bonds.....	423,724 42
	<u>\$4,460,945 88</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,482,430 66
For loans on bonds and mortgages.....	534,450 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$578,908.49).....	563,539 91
For interest (other than dividend payments to depositors)....	734 23
For current expenses of the bank, viz.:	
For salaries	\$25,174 60
For taxes: Banking house, \$8,006.60; surplus, \$5,374.56	13,381 16
For expenses, except taxes, of banking house:	
Repairs.	806 49
Insurance	756 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,163 46
	44,281 71
Other payments, viz.: New York State barge canal judgments, purchased	9,078 48
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	826,430 89
	<u>\$4,460,945 88</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	13,484
Number of accounts opened or reopened during the year.....	2,071
Number of accounts closed during the year.....	1,725
Amount deposited during the year, not including dividends credited for that period.....	\$2,383,547 29
Amount withdrawn during the year.....	2,482,430 66
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$120,783 17
January 1, 1916	302,069 69
Credited at other periods.....	1,672 91
	403,495 77
Average amount of each account January 1, 1916.....	789 68
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$507,113 21
Total expenses of the bank for the year 1915.....	44,281 71
Dividends paid to depositors for the year 1915.....	403,495 77
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	59,335 73

GREENE COUNTY

31. CATSKILL SAVINGS BANK, CATSKILL

[343 Main street; incorporated 1908]

W. IRVING JENNINGS, President. ORRIN DAY, Treasurer.
EMORY A. CHASE, Vice-President. JEREMIAH DAY, Secretary.

TRUSTEES

W. I. JENNINGS, JEREMIAH DAY, ORRIN DAY, WM. PALMATIER, CHARLES E. BASSETT,	EMORY A. CHASE, JAMES L. MALCOM, A. C. BLOODGOOD, LUCIUS E. DOTY, ADDISON P. JONES,	WM. H. VAN ORDEN, GEORGE S. LEWIS, FRANK H. OSBORN, OMAR V. EAGE, WILLIAM J. HUGHES.
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FINANCIAL RESOURCES

Bond and mortgages..... \$1,276,443 94
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$45,000 00	\$45,256 25	\$45,900 00	
State of Wyoming	25,000 00	24,582 50	27,170 00	
State of California	25,000 00	23,500 00	23,500 00	
Cities in other States.....	738,000 00	770,670 81	725,800 00	
Cities in this State.....	405,000 00	479,821 29	453,800 00	
Counties in this State.....	61,000 00	67,828 97	60,760 00	
Towns in this State.....	47,000 00	47,445 40	48,129 00	
Villages in this State.....	114,000 00	120,806 70	112,120 00	
School districts in this State	81,110 00	87,189 36	81,882 00	
Railroad mortgage bonds...	523,500 00	559,537 74	494,065 00	
	<u>\$2,124,690 00</u>	<u>\$2,287,218 02</u>	<u>\$2,062,778 20</u>	
Loans upon pledge of securities.....				2,062,778 20
Banking house and lot, book value, \$40,000; cost, \$54,512.27; actual cash value.....				2,500 00
Cash on deposit in banks or trust companies.....				40,000 00
Cash on hand.....				214,549 19
Total of collectible interest.....				26,877 45
				<u>48,651 87</u>
				<u><u>\$3,671,800 65</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,815,585 49
Dividends credited or to be credited for the six months ending with December 31, 1915.....	55,875 08
	<u>\$3,371,160 52</u>
Other liabilities, viz.: Expenses incurred, but unpaid, adding machine	202 13
Surplus on market value.....	300,438 00
	<u><u>\$3,671,800 65</u></u>

Surplus on par value, \$362,349.80.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$249,831 25
From depositors, not including dividends credited.....	644,252 40
From interest on loans, deposits and investments.....	151,463 95

From mortgages	\$120,435 51
From redemption of stocks and bonds.....	72,330 00
From all other sources, viz.: Insurance premium refunded..	1 94
	<hr/>
	\$1,238,315 06
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$800,907 69
For loans on bonds and mortgages.....	183,150 00
For interest (other than dividend payments to depositors)...	56 04
For current expenses of the bank, viz.:	
For salaries	\$8,104 75
For taxes: Banking house, \$860.06; surplus, \$2,415.20; on mortgages, \$18.....	3,281 25
For expenses, except taxes, of banking house:	
Repairs	19 73
Insurance	74 00
Other	247 43
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,087 53
	<hr/>
	12,774 68
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	241,426 64
	<hr/>
	\$1,238,315 06
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	7,408
Number of accounts opened or reopened during the year....	734
Number of accounts closed during the year.....	745
Amount deposited during the year, not including dividends credited for that period.....	\$644,252 40
Amount withdrawn during the year.....	800,907 69
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$55,508 28
January 1, 1916	55,575 03
	<hr/>
	111,083 31
Average amount of each account January 1, 1916.....	455 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$147,602 95
Total expenses of the bank for the year 1915.....	12,973 11
Dividends paid to depositors for the year 1915.....	111,083 31
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	23,546 53
	<hr/>

JEFFERSON COUNTY

32. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN

[202 Washington street; incorporated 1859]

HENRY PURCELL, President.

GEORGE C. SHERMAN, Vice-President.

O. E. HUNGERFORD, Vice-President.

A. T. E. LANSING, Treasurer.

TRUSTEES

D. C. MIDDLETON,
O. E. HUNGERFORD,
GEO. C. SHERMAN,
ROBT. J. BUCK,
H. PURCELL,

S. R. CLEVELAND,
D. M. ANDERSON,
D. M. COSGROVE,
A. T. E. LANSING,

S. A. UPHAM,
F. H. WADDINGHAM,
P. A. PITCHER,
CARL G. NILL,
W. H. HATHAWAY.

FINANCIAL RESOURCES

Bonds and mortgages..... \$3,926,172 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Delaware.....	\$100,000 00	\$103,250 00	\$98,000 00
Cities in other States.....	660,000 00	679,451 15	640,900 00
Cities in this State.....	1,090,400 00	1,122,900 05	1,053,084 00
Counties in this State.....	136,000 00	139,794 70	135,360 00
Towns in this State.....	182,200 00	191,748 52	176,024 00
Villages in this State.....	302,503 32	307,533 44	297,100 45
School districts in this State	53,799 98	55,036 94	53,003 08
Railroad mortgage bonds....	1,342,000 00	1,401,513 75	1,172,800 00
	<u>\$3,866,903 30</u>	<u>\$4,001,228 55</u>	<u>\$3,626,281 51</u>

3,626,281 51

Banking house and lot, book value, \$111,500; cost, \$115,548.78;
actual cash value..... 111,500 00

Other real estate, book value, \$26,400; cost, \$26,400; actual
cash value 26,400 00

Cash on deposit in banks or trust companies..... 678,508 80

Cash on hand 99,752 01

Total of collectible interest..... 74,216 80

Amount of all other assets, viz.:

Land contracts \$63,700 00
Rents accrued 718 43

64,418 43

\$8,607,249 55

LIABILITIES

Amount due depositors, viz.:

Principal \$8,100,963 42
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 154,920 74

\$8,255,884 16

Surplus on market value..... 351,365 39

\$8,607,249 55

Surplus on par value, \$591,987.18.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$586,196 18
From depositors, not including dividends credited..... 1,481,028 96
From interest on loans, deposits and investments..... 364,869 14
From rents from banking house..... 5,750 28
From rents from other real estate..... 5,617 63

From mortgages	\$294,782 60
From redemption of stocks and bonds.....	70,511 54
From real estate sold.....	138,000 00
From all other sources, viz.:	

Appraisal fees	\$34 32
Repairs and tax.....	402 58
Land contract	550 00
	<u>986 90</u>
	<u>\$2,947,743 23</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,887,670 95
For loans on bonds and mortgages.....	131,060 00
For loans on stocks and bonds and other securities.....	63,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$25,000).....	22,500 00
For interest (other than dividend payments to depositors)....	338 89
For current expenses of the bank, viz.:	

For salaries	\$19,038 00
For taxes: Banking house, \$2,184.92; surplus, \$3,374.37.	5,559 29
For expenses, except taxes, of banking house:	
Repairs	113 78
Insurance	407 66
Other	1,434 10
For expenses of other real estate, viz.:	
Repairs	2,266 84
Insurance	1,280 12
Taxes	2,390 24
Other	1,019 48
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,050 04

35,559 55

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	28,212 12
Other payments, viz.:	

Cash variations	\$16 80
Attorney fees	14 16
Insurance advanced	15 20
Repairs	394 75

440 91

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	778,260 81
	<u>\$2,947,743 23</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	30,718
Number of accounts opened or reopened during the year.....	2,768
Number of accounts closed during the year.....	2,513
Amount deposited during the year, not including dividends credited for that period.....	\$1,481,028 96
Amount withdrawn during the year.....	1,887,670 95
Amount of dividends credited and paid for the year, viz.:	

July 1, 1915.....	\$144,172 93
January 1, 1916.....	154,920 74
Credited at other periods.....	96 36

299,190 03

Average amount of each account January 1, 1916.....	268 76
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$359,716 96
Total expenses of the bank for the year 1915.....	35,559 55
Dividends paid to depositors for the year 1915.....	299,190 03
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>24,967 38</u>

33. WATERTOWN SAVINGS BANK, WATERTOWN

[125 Washington street; incorporated 1898]

I. L. HUNT, President.

W. W. CONDE, Vice-President.

GEORGE H. BABCOCK, Vice-President.

HARVEY W. STEELE, Treasurer.

TRUSTEES

ALLEN C. BEACH,
JOHN R. PAWLING,
WILLIAM E. SILL,
GEORGE H. BABCOCK,
SILAS L. GEORGE,
H. W. STEELE,

HERBERT E. HARMON,
W. W. CONDE,
H. P. DUNLAP,
CHARLES D. BINGHAM,
ANDREW C. CORNWALL,
GEORGE J. DRYDEN,
LORENZO SMITH,

ISAAC L. HUNT,
ANTONIO F. MILLS,
IRA SHARP,
ADAM BICKELHAUPT,
ELI B. JOHNSON,
CARL GEORGE.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$1,914,714 5

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Louisiana.....	\$25,000 00	\$24,943 00	\$25,900 00
Cities in other States.....	234,000 00	231,999 36	236,506 00
Cities in this State.....	196,015 00	201,980 24	200,226 45
Counties in this State.....	118,000 00	118,891 80	116,730 00
Towns in this State.....	40,760 00	41,239 50	40,876 75
Villages in this State.....	412,359 42	417,842 45	410,277 13
School districts in this State	141,000 00	142,719 60	140,760 00
Railroad mortgage bonds....	260,000 00	267,546 65	234,450 00
	<u>\$1,477,124 42</u>	<u>\$1,507,161 60</u>	<u>\$1,454,724 23</u>

1,454,724 3

Cash on deposit in banks or trust companies..... 310,716 7

Cash on hand..... 29,158 5

Total of collectible interest..... 26,034 6

\$3,735,948 1

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,500,967 54
Dividends credited or to be credited for the six months ending with December 31, 1915.....	65,437 43

\$3,566,404 9

Surplus on market value..... 168,943 9

\$3,735,348 1

Surplus on par value, \$191,343.31.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$379,792 1
From depositors, not including dividends credited.....	621,367 7
From interest on loans, deposits and investments.....	166,184 2
From mortgages	168,245 0
From redemption of stocks and bonds.....	77,696 9
From all other sources, viz.: Receipts on account of mortgage	312 0

\$1,413,537 1

PAYMENTS

To depositors, including dividends paid to them.....	\$776,676 7
For loans on bonds and mortgages.....	204,775 0
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$72,880).....	74,058 0
For interest (other than dividend payments to depositors)...	676 1

For current expenses of the bank, viz.:

For salaries	\$8,348 16	
For taxes: Surplus, \$1,490.49; on mortgages, \$369.66..	1,860 15	
For rent of banking rooms.....	1,175 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,832 76	\$13,216 07
Other payments, viz.: Payments on account of mortgages....		4,359 89
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		339,875 27
		<u>\$1,413,537 14</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,675
Number of accounts opened or reopened during the year.....	1,110
Number of accounts closed during the year.....	963
Amount deposited during the year, not including dividends credited for that period.....	\$621,307 79
Amount withdrawn during the year.....	776,576 77
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$63,102 30
January 1, 1916.....	65,437 43
	128,539 73
Average amount of each account January 1, 1916.....	368 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½ & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$164,662 62
Total expenses of the bank for the year 1915.....	17,575 96
Dividends paid to depositors for the year 1915.....	128,539 73
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>18,536 93</u>

KINGS COUNTY

34. BAY RIDGE SAVINGS BANK, BROOKLYN

[5517 Fifth avenue; incorporated 1909]

MAURICE T. LEWIS, President.	JOHN D. HOLSTEN, Treasurer.
MICHAEL MURPHY, Vice-President.	PIERCE KEEFE, Secretary.
WM. A. FISCHER, Vice-President.	

TRUSTEES

MAURICE T. LEWIS,	JUSTUS BERGE,	HENRY KETTELHODT
MICHAEL MURPHY,	HENRY MEYER,	WILLIAM BOLGER,
JOHN D. HOLSTEN,	HENRY SCHWANNEDE	OLAF OLAFSON,
PIERCE KEEFE,	WM. E. KAY,	WILLIAM A. FISCHER,
GEORGE IHNKEN,	PETER N. MEINKE,	WILLIAM F. KENNY.

FINANCIAL

RESOURCES

Bond and mortgages	\$505,400
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$30,000 00	\$29,976 57	\$29,800 00
Cities in this State.....	34,000 00	29,863 25	29,920 00
Towns in this State.....	5,000 00	5,136 46	5,010 00
Villages in this State.....	65,999 93	65,962 08	66,909 93
School districts in this State	15,500 00	15,924 70	15,795 00
Railroad mortgage bonds....	30,000 00	28,081 25	28,550 00
	\$180,499 93	\$174,884 31	\$173,984 93

Cash on deposit in banks or trust companies.....	173,984 93
Cash on hand	75,046 93
Total of collectible interest	337 15
	7,091 75

\$761,860 93

LIABILITIES

Amount due depositors, viz.:	
Principal	\$731,170 07
Dividends credited or to be credited for the six months ending with December 31, 1915.....	11,598 67
	\$742,768 74
Surplus on market value	19,092 19

\$761,860 93

Surplus on par value, \$25,607.19.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$29,461 93
From depositors, not including dividends credited.....	626,302 15
From interest on loans, deposits and investments.....	31,412 93
From mortgages	12,450 00
From redemption of stocks and bonds.....	1,333 15

\$700,960 16

PAYMENTS

To depositors, including dividends paid to them.....	\$476,565 49
For loans on bonds and mortgages.....	108,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$35,000).....	35,247 99
For interest (other than dividend payments to depositors) ..	430 24
For current expenses of the bank, viz.:	
For salaries	\$2,425 00
For taxes: Surplus	167 34
For expenses, except taxes, of banking house:	
Repairs	55 25
Insurance	30 00
Other	565 47
For rent of banking rooms.....	1,140 00
	<hr/> 4,383 06
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	75,384 21
	<hr/> <hr/> \$700,960 99

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	4,298
Number of accounts opened or reopened during the year.....	2,002
Number of accounts closed during the year.....	1,194
Amount deposited during the year, not including dividends credited for that period.....	\$626,302 83
Amount withdrawn during the year.....	476,565 49
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$10,436 54
January 1, 1916	11,698 67
	<hr/> 22,035 21
Average amount of each account January 1, 1916.....	172 82
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	6
Total amount of such accounts.....	\$22,345 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$32,310 43
Total expenses of the bank for the year 1915.....	4,383 06
Dividends paid to depositors for the year 1915.....	22,035 21
Net earnings for the year 1915 over expenses and dividends paid to depositors	<hr/> 5,892 16

35. BREVOORT SAVINGS BANK, BROOKLYN

[522 Nostrand avenue; incorporated 1890]

HOWARD M. SMITH, President.

EDWARD LYONS, Vice-President.

GRANVILLE W. HARMAN, Vice-Pres.

WALTER C. HUMSTONE, Treasurer.

RAYMOND LOUNSBERRY, Secretary.

TRUSTEES

CHAS. M. AIKMAN,
JOSEPH M. BACON,
JOHN W. BAILEY,
CHARLES COOPER,
WILLIAM J. GILPIN,
WILLIAM H. GOOD,
WILLIAM H. HARDING,
G. W. HARMAN,

WALTER C. HUMSTONE,
ALFRED T. SEWARD,
R. LOUNSBERRY,
EDWARD LYONS,
GEORGE W. PIPE,
JAMES R. ROSS,
HOWARD M. SMITH,
L. BERTRAND SMITH,

JOHN D. SULLIVAN,
THOS. J. WASHBURN,
L. A. WRAY,
PATRICK M. WOODS,
JOHN H. BURROUGHS,
ERNEST H. PILSBURY,
HENRY C. LA ROWE,
JOHN R. STINE.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,302,397 50
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$50,000 00	\$52,875 00	\$54,500 00
State of Maryland	25,000 00	23,690 99	23,750 00
State of New Mexico.....	12,000 00	12,548 16	12,000 00
State of Oklahoma.....	35,000 00	35,307 25	35,350 00
State of Louisiana	45,000 00	47,365 87	47,500 00
State of Utah	25,000 00	24,187 50	24,250 00
Cities in other States.....	317,408 40	335,142 85	322,556 78
Cities in this State.....	537,021 00	543,247 61	523,476 84
Counties in this State.....	128,000 00	138,943 90	133,630 00
Towns in this State.....	163,500 00	175,747 01	171,681 00
Villages in this State.....	218,820 00	229,432 82	225,768 30
School districts in this State	131,000 00	135,705 00	134,465 00
Railroad mortgage bonds ..	245,000 00	263,285 94	210,400 00
	<u>\$1,932,749 40</u>	<u>\$2,015,419 51</u>	<u>\$1,980,927 52</u>

1,920,927 82

Banking house and lot, book value, \$55,000; cost, \$55,000;
actual cash value..... 55,000 00
Cash on deposit in banks or trust companies..... 369,254 56
Cash on hand..... 19,037 15
Total of collectible interest..... 49,525 98

\$4,716,143 01

LIABILITIES

Amount due depositors, viz.:

Principal..... \$4,392,724 98
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 78,930 35
Surplus on market value..... 244,487 68

\$4,716,143 01

Surplus on par value, \$256,309.26.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$331,116 55
From depositors, not including dividends credited..... 1,900,535 28
From interest on loans, deposits and investments..... 200,412 99
From rents from banking house..... 1,350 00
From rents from other real estate..... 5 00
From mortgages..... 62,900 00
From redemption of stocks and bonds..... 4,000 00

From stocks and bonds sold (total par value, \$31,000).....	\$31,207 68
From real estate sold.....	38,175 00
From all other sources, viz.: Insurance rebate on real estate sold	104 00
	<u>\$2,567,806 50</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,605,494 23
For loans on bonds and mortgages.....	332,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$147,408.40)	161,818 57
For interest (other than dividend payments to depositors)	1,956 10
For current expenses of the bank, viz.:	
For salaries	\$9,632 00
For taxes: Banking house, \$85.38; surplus, \$1,736.81	2,592 17
For expenses, except taxes, of banking house:	
Repairs	144 94
Insurance	78 78
For rent of banking rooms.....	429 24
For expenses of other real estate, viz.:	
Repairs	29 95
Taxes	85 40
Other	7 64
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,061 33
	<u>16,091 50</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,154 39
Other payments, viz.: Purchase of bank building.....	55,000 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	388,291 71
	<u>\$2,567,806 50</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	15,847
Number of accounts opened or reopened during the year.....	3,045
Number of accounts closed during the year.....	2,184
Amount deposited during the year, not including dividends credited for that period.....	\$1,900,535 28
Amount withdrawn during the year.....	1,605,494 23
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$74,716 23
January 1, 1916	78,930 35
Credited at other periods.....	1 00
	<u>153,647 68</u>
Average amount of each account January 1, 1916.....	282 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$201,017 20
Total expenses of the bank for the year 1915.....	16,091 50
Dividends paid to depositors for the year 1915.....	153,647 68
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>31,278 02</u>

36. BROOKLYN SAVINGS BANK, BROOKLYN

[141 Pierrepont street; incorporated 1827]

CROWELL HADDEN, President. ARTHUR C. HARE, Cashier.
 DANIEL J. CREEM, Vice-President. LAURES E. SUTTON, Comptroller.
 RICHARD L. EDWARDS, Vice-Pres. CHAS. C. PUTNAM, Asst. Comptroller.

TRUSTEES

CROWELL HADDEN,	SANFORD H. STEELE,	HAROLD I. PRATT,
RICHARD L. EDWARDS,	DANIEL J. CREEM,	CHARLES J. PEABODY,
EDW. H. LITCHFIELD,	CLINTON R. JAMES,	MARTIN JOOST,
FRANK LYMAN,	B. HERBERT SMITH,	ALBERT L. MASON,
DAVID G. LEGGET,	FRANCIS L. NOBLE,	FRANK D. TUTTLE,
WILLIS L. OGDEN,	F. A. M. BURRELL,	WILLIAM MASON,
JOHN F. HALSTED,	EDWARD P. MAYNARD,	CHARLES L. MORSE,
FRANK L. RABBITT,	WILLIAM L. MOFFAT,	S. EDWIN BUCHANAN,
HENRY F. NOYES,		JAMES H. JOURDAN.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$32,249,550 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$200,000 00	\$205,156 25	\$204,000 00
State of California	400,000 00	388,481 88	385,000 00
State of Maryland	200,000 00	196,680 00	198,000 00
State of Massachusetts	850,000 00	916,957 00	792,500 00
State of Tennessee	200,000 00	199,847 50	207,000 00
Cities in other States.....	6,549,000 00	6,805,614 14	6,224,055 00
Cities in this State.....	7,496,700 00	7,847,431 57	7,326,534 00
Counties in this State.....	855,000 00	901,596 73	872,470 00
Towns in this State.....	68,000 00	68,277 50	67,320 00
Railroad mortgage bonds...	7,008,000 00	7,689,488 41	6,455,620 00
	<u>\$23,821,700 00</u>	<u>\$25,019,530 98</u>	<u>\$22,732,499 00</u>

Banking house and lot, book value, \$427,000; cost, \$893,047.87;
 actual cash value..... 427,000 00
 Other real estate, book value, \$123,053.46; cost, \$123,053.46;
 actual cash value..... 123,053 46
 Cash on deposit in banks or trust companies..... 3,279,568 66
 Cash on hand..... 121,202 09
 Total of collectible interest..... 808,011 91
 Amount of all other assets, viz.: Rents accrued..... 300 00
 \$59,741,185 12

LIABILITIES

Amount due depositors, viz.:

Principal.....\$53,268,500 40
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 1,022,586 21
 \$54,291,086 61
 Surplus on market value..... 5,450,099 51
 \$59,741,185 12

Surplus on par value, \$6,539,300.51.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$3,405,266 80
 From depositors, not including dividends credited..... 11,226,081 65
 From interest on loans, deposits and investments..... 2,574,519 18
 From rents from other real estate..... 3,539 83
 From mortgages..... 1,405,300 00
 From redemption of stocks and bonds..... 438,000 00

From stocks and bonds sold (total par value, \$500,000).....	\$496,514 57
From real estate sold.....	274,068 50
	<u>\$19,823,290 53</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$11,958,401 54
For loans on bonds and mortgages.....	2,128,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,742,700).....	1,790,507 11
For interest (other than dividend payments to depositors)....	16,218 53
For current expenses of the bank, viz.:	
For salaries.....	\$31,436 45
For taxes: Banking house, \$11,693.40; surplus, \$49,099.54	60,792 94
For expenses, except taxes, of banking house:	
Repairs	3,480 63
Insurance	35 84
Other	1,423 56
For expenses of other real estate, viz.:	
Repairs	4,378 00
Taxes	2,264 50
Other	16,593 29
For other expenses, not including expenses of other real estate nor other expenses of banking house..	21,364 57
	<u>192,269 78</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	336,931 14
Other payments, viz.: Cash short	41 68
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	3,400,770 75
	<u>\$19,823,290 53</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	71,221
Number of accounts opened or reopened during the year.....	10,410
Number of accounts closed during the year.....	9,264
Amount deposited during the year, not including dividends credited for that period.....	\$11,226,081 65
Amount withdrawn during the year.....	11,958,401 54
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$1,008,648 95
January 1, 1916	1,023,686 21
	<u>2,031,234 16</u>
Average amount of each account January 1, 1916.....	762 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$2,578,057 88
Total expenses of the bank for the year 1915.....	201,856 06
Dividends paid to depositors for the year 1915.....	2,031,234 16
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>344,967 66</u>

37. THE BUSHWICK SAVINGS BANK, BROOKLYN

[726-730 Grand street; incorporated 1873]

JERE E. BROWN, President.
 GEO. W. SCHAEDEL, Vice-President.
 HENRY SCHADE, Vice-President.

LOUIS J. BURGER, Secretary.
 GEORGE J. MERKEL, Cashier.

TRUSTEES

RUFUS L. SCOTT,
 DANIEL CANTY,
 EDWARD BUSH,
 HENRY SCHADE,
 JOHN H. SCHEIDT,
 WILLIAM S. WANDEL,
 WILLIAM G. MILLER,
 AUGUSTUS P. AVERY,

JERE E. BROWN,
 JOHN H. VANDERVEER,
 M. L. REYNOLDS,
 F. H. NARWOOD,
 LOUIS G. BURGER,
 GEORGE W. SCHAEDEL,
 ANDREW F. WILSON,
 M. FACKENTHAL,

HERMAN C. HUELLE,
 THEOPHILE THONET,
 CHRISTIAN D. HOMÉYER,
 CHARLES TRIETSCHLER,
 DAVID H. MOORE,
 FRANK L. BROWN,
 C. S. H. TIEBAUT, Jr.,
 SMITH S. WANDEL.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,337,967 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of Alabama	\$3,500 00	\$3,697 40	\$3,465 00
State of California	75,000 00	72,731 28	72,750 00
State of Idaho	75,000 00	77,260 00	76,760 00
State of Louisiana	50,000 00	49,313 80	52,500 00
State of Mississippi	24,000 00	25,032 00	23,760 00
State of Missouri	34,000 00	33,461 64	33,660 00
State of New Mexico	50,000 00	50,596 45	50,500 00
State of Oklahoma	70,000 00	69,732 74	69,900 00
State of Tennessee	75,000 00	79,321 84	79,125 00
Cities in other States	541,980 00	563,026 04	544,363 32
Cities in this State	1,168,541 93	1,196,588 08	1,172,215 79
Counties in this State	137,640 00	142,470 61	141,325 60
Towns in this State	14,000 00	14,623 31	13,420 00
Villages in this State	78,233 28	82,358 71	76,877 95
Railroad mortgage bonds...	65,000 00	69,248 40	53,650 00
	<u>\$2,461,895 21</u>	<u>\$2,529,462 30</u>	<u>\$2,468,267 66</u>

2,468,267 66

Banking house and lot, book value, \$37,215.76; cost, \$48,-

215.76; actual cash value..... 37,215 76

Other real estate, book value, \$96,616.19; cost, \$96,616.19; actual cash value

96,616 19

Cash on deposit in banks or trust companies.....

534,304 27

Cash on hand.....

85,700 52

Total of collectible interest.....

51,384 38

Amount of all other assets, viz.: New York State barge canal judgments

5,010 24

\$6,616,526 02

LIABILITIES

Amount due depositors, viz.:

Principal

\$6,032,768 12

Dividends credited or to be credited for the six

months ending with December 31, 1915.....

113,710 22

\$6,146,478 34

Surplus on market value.....

470,047 68

\$6,616,526 02

Surplus on par value, \$463,675.23.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,

1915, before transactions of the day.....

\$523,093 08

From depositors, not including dividends credited.....

1,658,698 25

From interest on loans, deposits and investments.....

305,603 17

From rents from banking house.....

2,257 50

From rents from other real estate.....

9,414 42

From mortgages

105,575 00

From redemption of stocks and bonds.....

156,594 35

From stocks and bonds sold (total par value, \$40,000)	\$40,168 56
From real estate sold	10,368 79
From all other sources, viz.:	
Discount on bonds purchased below par	\$462 40
Profit on sale of real estate	83 99
Return premium on insurance	9 94
	556 33
	<u>\$2,812,329 45</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,780,100 18
For loans on bonds and mortgages	86,667 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$263,744.40)	270,635 33
For interest (other than dividend payments to depositors) ..	3,054 25
For current expenses of the bank, viz.:	
For salaries	\$15,896 31
For taxes: Banking house, \$796.88; surplus, \$3,978.27 ..	4,776 36
For expenses, except taxes, of banking house:	
Repairs	1,921 61
Insurance	143 02
Other	884 87
For expenses of other real estate, viz.:	
Repairs	1,589 46
Insurance	316 90
Taxes	2,345 86
Other	2,429 76
For other expenses, not including expenses of other real estate nor other expenses of banking house ..	3,979 54
	33,981 96
For real estate acquired by foreclosure, or in settlement of debts due the bank	10,810 31
Other payments, viz.:	
Extension and alterations to bank building	\$2,005 39
New York State barge canal judgments	5,010 24
	7,015 63
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	620,064 79
	<u>\$2,812,329 45</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	14,196
Number of accounts opened or reopened during the year	2,096
Number of accounts closed during the year	1,781
Amount deposited during the year, not including dividends credited for that period	\$1,658,698 25
Amount withdrawn during the year	1,780,100 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$112,494 11
January 1, 1916	113,710 22
	226,134 33
Average amount of each account January 1, 1916	432 97
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Total amount of such accounts	\$9,252 08
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$309,577 95
Total expenses of the bank for the year 1915	35,981 96
Dividends paid to depositors for the year 1915	226,134 33
Net earnings for the year 1915 over expenses and dividends paid to depositors	47,461 66

38. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN

[Corner Lafayette and Flatbush avenues; incorporated 1886]

REMSSEN RUSHMORE, President. WILLIAM A. AVIS, Treasurer.
 THEOPHILUS OLENA, Vice-President. HENRY A. RAYMOND, Secretary.
 FRED'K H. WEBSTER, Vice-Pres.

TRUSTEES

FRANCIS O. AFFELD,	H. V. RAYMOND,	FRANK C. SWAN,
WILLIAM A. AVIS,	J. B. SUMMERFIELD,	RALPH E. DAYTON,
DAVID F. BUTCHER,	FRED'K H. WEBSTER,	BARTHOL A. GREENE,
JACOB G. DETTMER,	EDWIN H. SAYRE,	CHARLES H. KELBY,
THEOPHILUS OLENA,	RUFUS T. GRIGGS,	STEPHEN VALENTINE,
REMSSEN RUSHMORE,	JAMES G. SHAW,	LESTER A. LEWIS,
JOHN M. RIDER,	CLARENCE T. CORREY,	E. W. CONE.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,991,375 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts	\$3,000 00	\$3,087 00	\$2,550 00
State of Delaware	20,000 00	21,050 00	19,600 00
State of Louisiana	80,000 00	88,808 13	88,800 00
State of Tennessee	20,000 00	20,809 30	20,100 00
State of California	43,000 00	41,970 09	41,140 00
Cities in other States.....	468,500 00	490,405 78	475,065 00
Cities in this State.....	241,244 00	254,868 37	245,903 85
Counties in this State.....	34,000 00	35,100 00	34,960 00
Towns in this State.....	96,000 00	103,347 08	99,229 00
Villages in this State.....	67,000 00	68,745 78	67,710 00
School districts in this State	31,125 00	31,971 82	31,782 87
	<u>\$1,098,869 00</u>	<u>\$1,159,158 33</u>	<u>\$1,121,330 72</u>

1,121,330 72

Other real estate, book value, \$10,141.18; cost, \$10,141.18;
 actual cash value..... 10,141 18
 Cash on deposit in banks or trust companies..... 405,220 98
 Cash on hand..... 12,695 11
 Total of collectible interest..... 36,335 52
 Amount of all other assets, viz.: Furniture and fixtures.... 3,500 00

\$3,580,598 51**LIABILITIES**

Amount due depositors, viz.:

Principal	\$3,314,609 48
Dividends credited or to be credited for the six months ending with December 31, 1915.....	59,672 95
	<u>\$3,374,282 43</u>
Other liabilities, viz.: Surplus tax accrued.....	1,000 00
Surplus on market value.....	205,316 08
	<u><u>\$3,580,598 51</u></u>

Surplus on par value, \$182,854.36.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$301,274 66
From depositors, not including dividends credited.....	1,291,333 30
From interest on loans, deposits and investments.....	155,297 64
From rents from other real estate.....	1,432 18
From mortgages	158,175 00
From redemption of stocks and bonds.....	35,060 00
From real estate sold.....	33,384 49

From all other sources, viz :

Rebate on repairs to real estate.....	\$14 00	
Insurance premiums advanced refunded.....	103 47	
		\$117 47
		<u>\$1,976,074 74</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,036,996 65	
For loans on bonds and mortgages.....	365,950 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$84,500).....	85,494 58	
For interest (other than dividend payments to depositors)....	949 25	
For current expenses of the bank, viz.:		
For salaries	\$15,320 00	
For taxes: Surplus	1,730 78	
For expenses, except taxes, of banking house:		
Insurance	11 50	
Other	50 00	
For rent of banking rooms.....	7,500 00	
For expenses of other real estate, viz.:		
Repairs	373 58	
Insurance	125 86	
Taxes	253 89	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,264 77	
		27,635 38
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	41,029 32	
Other payments, viz.: Insurance premiums advanced.....	103 47	
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	417,916 09	
		<u>\$1,976,074 74</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,203	
Number of accounts opened or reopened during the year.....	2,371	
Number of accounts closed during the year.....	1,672	
Amount deposited during the year, not including dividends credited for that period.....	\$1,291,333 30	
Amount withdrawn during the year.....	1,036,996 65	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$56,198 66	
January 1, 1916	59,672 95	
Credited at other periods.....	44 90	
		115,916 51
Average amount of each account January 1, 1916.....	366 65	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1	
Total amount of such accounts.....	\$3,229 76	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$159,347 66	
Total expenses of the bank for the year 1915.....	28,885 38	
Dividends paid to depositors for the year 1915.....	115,916 51	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	14,545 77	

39. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN

[9 De Kalb avenue; incorporated 1859]

J. LAWRENCE MARCELLUS, Pres.
 GEORGE W. CHAUNCEY, Vice-Pres.
 GEORGE T. MOON, Vice-President.

RUSSELL S. WALKER, Treasurer.
 FRED'K W. JACKSON, Secretary.
 C. FRANK STRIEDOFF, Asst. Secy.

TRUSTEES

J. L. MARCELLUS,
 GEO. W. CHAUNCEY,
 SAMUEL ROWLAND,
 HORACE C. DU VAL,
 LUDWIG NISSEN,
 WM. MCCARROLL,
 N. T. THAYER,

J. T. E. LITCHFIELD,
 RUSSELL S. WALKER,
 GEORGE COX,
 CHARLES E. TEALE,
 GEORGE T. MOON,
 FRANK H. PARSONS,
 JAMES L. BRUMLEY,

EDWARD B. JORDAN,
 FREDERICK W. ROWE,
 FRED'K W. JACKSON,
 WALTER HAMMETT,
 F. L. CRANFORD,
 ENGINE W. SUTTON,
 C. FRANKSTREIGHTOFT

FINANCIAL
RESOURCES

Bonds and mortgages.....\$27,190,022 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of Massachusetts	\$1,250,000 00	\$1,334,550 00	\$1,150,000 00
State of Tennessee	500,000 00	516,963 61	522,000 00
Cities in other States	1,698,000 00	1,753,915 40	1,654,170 00
Cities in this State.....	2,887,600 00	4,007,253 55	3,725,535 00
Counties in this State.....	1,630,100 00	1,724,888 64	1,624,460 00
Towns in this State.....	542,000 00	551,103 27	546,395 00
Villages in this State.....	128,500 00	143,414 50	124,210 00
Railroad mortgage bonds...	6,562,000 00	7,015,214 60	6,229,186 00
	<u>\$16,204,200 00</u>	<u>\$17,047,333 57</u>	<u>\$15,589,785 00</u>

Banking house and lot, book value, \$550,000; cost, \$717,238.55;
 actual cash value.....

15,589,785 00

550,000 00

Other real estate, book value, \$403,000; cost, \$453,118.75;
 actual cash value.....

403,000 00

Cash on deposit in banks or trust companies.....

3,763,491 92

Cash on hand.....

186,400 00

Total of collectible interest.....

549,070 64

Amount of all other assets, viz.: Rents due and accrued but
 unpaid

1,835 00

\$48,233,604 61

LIABILITIES

Amount due depositors, viz.:

Principal.....\$43,535,493 87
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 806,752 26

\$44,342,246 13

Surplus on market value.....

3,891,358 48

\$48,233,604 61

Surplus on par value, \$4,505,773.48.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$3,162,516 06
From depositors, not including dividends credited.....	13,448,090 06
From interest on loans, deposits and investments.....	2,111,757 51
From rents from banking house.....	2,882 88
From rents from other real estate.....	11,768 27
From mortgages	2,699,629 00
From redemption of stocks and bonds.....	143,600 00
From stocks and bonds sold (total par value, \$800,000).....	798,187 50
From loans paid.....	559,000 00
From real estate sold.....	241,198 59

From all other sources, viz :

Returned unearned insurance premiums.....	\$615 37	
Insurance for loss by fire.....	228 00	
Refund of advance for repairs.....	414 00	
		<u>\$1,422 37</u>

\$23,180,052 24

PAYMENTS

To depositors, including dividends paid to them.....	\$12,155,934 60
For loans on bonds and mortgages.....	3,805,743 00
For loans on stocks and bonds and other securities.....	359,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,321,000).....	2,366,591 74
For interest (other than dividend payments to depositors)...	31,297 99

For current expenses of the bank, viz :

For salaries	\$90,836 00
For taxes: Banking house, \$10,717.28; surplus, \$32,998.35.....	43,716 63
For expenses, except taxes, of banking house:	
Repairs	1,379 63
Insurance	661 50
For expenses of other real estate, viz.:	
Repairs	8,909 74
Insurance	784 20
Taxes	13,695 76
Other	833 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	34,746 43

185,967 44

For real estate acquired by foreclosure, or in settlement of debts due the bank.....

324,226 20

Other payments, viz.:

Teller's short cash	\$166 45
Insurance premiums advanced	443 83
Settlement of suit	500 08
Disbursement account B. & M.....	166 10
Rent allowance on sale of other real estate.....	122 80

1,399 31

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....

3,949,891 96

\$23,180,052 24

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	99,528
Number of accounts opened or reopened during the year.....	29,756
Number of accounts closed during the year.....	16,498
Amount deposited during the year, not including dividends credited for that period.....	\$13,448,090 06
Amount withdrawn during the year.....	12,155,934 60
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$781,161 59
January 1, 1916	806,752 26
	<u>1,587,913 85</u>
Average amount of each account January 1, 1916.....	445 53
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$2,094,852 41
Total expenses of the bank for the year 1915.....	185,967 44
Dividends paid to depositors for the year 1915.....	1,587,913 85
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>320,971 12</u>

40. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN

[209 Havemeyer street; incorporated 1864]

W. P. STURGIS, President.
 R. B. FERGUSON, Vice-President.
 H. F. MOLLENHAUER, Vice-Pres.

C. M. LOWES, Treasurer.
 CHARLES KRECK, Asst. Treasurer.

TRUSTEES

WILLIAM P. STURGIS,
 ROBERT B. FERGUSON,
 AUGUSTUS WENZEL,
 H. F. MOLLENHAUER,
 OTTO F. STRUSE,

ALEX. D. SEYMOUR,
 WARREN F. GOODWIN,
 JOHN HOERLE,
 ALVAH MILLER,
 H. R. FERGUSON,

C. C. MOLLENHAUER,
 CORBETT MCCARTHY,
 JOHN J. COONEY,
 WM. H. VOGEL,
 RUSSELL J. FERRINE.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$7,116,900 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$1,030,000 00	\$1,052,870 81	\$992,580 00
Cities in this State.....	1,755,300 00	1,832,826 75	1,734,685 50
Counties in this State.....	125,000 00	133,196 50	126,350 00
Towns in this State.....	80,000 00	82,066 23	80,980 00
Villages in this State.....	50,000 00	54,792 65	50,200 00
School districts in this State	25,000 00	25,248 25	26,300 00
Railroad mortgage bonds...	60,000 00	82,344 00	71,400 00

\$3,126,300 00 \$3,263,345 19 \$3,082,495 50

3,082,495 50

Banking house and lot, book value, \$125,000; cost, \$142,786.54; actual cash value.....

125,000 00

Other real estate, book value, \$14,652.14; cost, \$14,652.14; actual cash value

14,652 14

Cash on deposit in banks or trust companies.....

917,650 00

Cash on hand

34,664 34

Total of collectible interest.....

81,685 50

\$11,373,047 50

LIABILITIES

Amounts due depositors, viz.:

Principal \$10,557,263 44

Dividends credited or to be credited for the six months ending with December 31, 1915..... 201,746 43

\$10,759,009 87

Other liabilities, viz.: Taxes and insurance reserve.....

633 19

Surplus on market value.....

613,404 50

\$11,373,047 50

Surplus on par value, \$657,209.03.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$845,873 60
From depositors, not including dividends credited.....	2,558,975 80
From interest on loans, deposits and investments.....	509,734 60
From rents from other real estate.....	116 20
From mortgages	145,600 00
From redemption of stocks and bonds.....	43,000 00
From real estate sold.....	14,000 00

From all other sources, viz.:

Employees income tax withheld at source.....	\$75 00	
Refunds on insurance and employee's liability policy.....	61 63	
Error in teller's cash.....	1 00	
		<u>\$137 63</u>
		<u><u>\$4,117,438 06</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,591,977 06	
For loans on bonds and mortgages.....	326,050 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$175,000).....	182,274 14	
For interest (other than dividend payments to depositors)...	2,103 47	
For current expenses of the bank, viz.:		
For salaries	\$22,080 00	
For taxes: Banking house, \$1,639.45; surplus, \$5,231.63	6,871 06	
For expenses, except taxes, of banking house:		
Repairs	976 61	
Other	2,502 52	
For expenses of other real estate, viz.:		
Repairs	25 05	
Taxes	271 09	
Other	1 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,006 06	
		46,732 88
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	14,652 14	
Other payments, viz.:		
Employees' income tax withheld at source.....	\$75 00	
Commission on sale of old banking house.....	144 00	
Error in teller's cash.....	1,115 00	
		1,334 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	952,314 37	
		<u><u>\$4,117,438 06</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	15,541	
Number of accounts opened or reopened during the year.....	2,512	
Number of accounts closed during the year.....	2,130	
Amount deposited during the year, not including dividends credited for that period.....	\$2,558,975 85	
Amount withdrawn during the year.....	2,591,977 06	
Amount of dividends credited and paid for the year, viz.:		
April 1, 1915	\$1,353 95	
July 1, 1915	128,496 79	
January 1, 1916	201,746 43	
		401,596 17
Average amount of each account January 1, 1916.....	692 29	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$501,711 15	
Total expenses of the bank for the year 1915.....	48,589 40	
Dividends paid to depositors for the year 1915.....	401,596 17	
Net earnings for the year 1915 over expenses and dividends paid to depositors	51,525 58	

41. EAST BROOKLYN SAVINGS BANK, BROOKLYN

[643 Myrtle avenue; incorporated 1860]

EUGENE F. BARNES, President.
JOHN H. IRELAND, Vice-President.
WM. A. GRAHAM, Vice-President.

DAVID MOREHOUSE, Treasurer.
HENRY W. COONS, Asst. Treasurer.

TRUSTEES

EUGENE F. BARNES,
JOHN H. IRELAND,
JAMES S. DAVIS,
EDWARD F. GEER,
HENRY VON GLAHN,
JOHN T. BARRY,

ROBERT L. WENSLEY,
E. J. PHILLIPS,
FRED'K E. GUNNISON,
A. R. BOERUM,
CLINTON P. CASE,

HARRY A. MOODY,
WILLIAM A. GRAHAM,
ALFRED S. HUGHES,
GEORGE NICHOLSON,
DAVID MOREHOUSE,
LUTHER M. WERNER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$4,437,900
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$1,104,000 00	\$1,167,052 28	\$1,084,290 00
Cities in this State.....	1,269,152 60	1,283,745 42	1,259,244 17
Counties in this State.....	70,000 00	71,508 66	71,320 00
Villages in this State.....	15,000 00	17,137 50	14,850 00
Railroad mortgage bonds...	700,000 00	741,034 30	599,000 00
	<u>\$3,158,152 60</u>	<u>\$3,280,473 11</u>	<u>\$3,023,704 17</u>

3,023,704

Banking house and lot, book value, \$25,000; cost, \$48,741.60;

actual cash value..... 25,000

Cash on deposit in banks or trust companies..... 632,339

Cash on hand..... 52,689

Total of collectible interest..... 68,840

\$3,245,473

LIABILITIES

Amount due depositors, viz.:

Principal..... \$7,536,618 39

Dividends credited or to be credited for the six
months ending with December 31, 1915..... 141,433 90

\$7,678,052

Surplus on market value..... 567,421

\$8,245,473

Surplus on par value, \$696,869.64.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,

1915, before transactions of the day..... \$562,484

From depositors, not including dividends credited..... 1,914,973

From interest on loans, deposits and investments..... 361,299

From rents from banking house..... 432

From mortgages..... 76,500

From redemption of stocks and bonds..... 58,245

From all other sources, viz.:

Appraisal fees..... \$295 00

Tax search receipts..... 132 00

Insurance premiums returned..... 76 05

503

\$3,974,437

PAYMENTS

To depositors, including dividends paid to them.....	\$1,870,038 58
For loans on bonds and mortgages.....	266,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$114,000).....	115,865 49
For interest (other than dividend payments to depositors)....	1,122 05
For current expenses of the bank, viz.:	
For salaries	\$24,278 00
For taxes: Banking house, \$445.18; surplus, \$5,063.21	5,497 39
For expenses, except taxes, of banking house:	
Repairs	294 14
Insurance	44 00
Other	15 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,873 05
	36,006 58
Other payments, viz.: Insurance premiums advanced.....	76 05
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	685,028 62
	<u>\$2,974,437 37</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	16,157
Number of accounts opened or reopened during the year.....	2,671
Number of accounts closed during the year.....	2,403
Amount deposited during the year, not including dividends credited for that period.....	\$1,914,973 18
Amount withdrawn during the year.....	1,870,088 58
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$188,067 18
January 1, 1916	141,433 90
	279,521 08
Average amount of each account January 1, 1916.....	475 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$355,695 61
Total expenses of the bank for the year 1915.....	36,006 58
Dividends paid to depositors for the year 1915.....	279,521 08
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>40,167 95</u>

42. EASTERN DISTRICT SAVINGS BANK, BROOKLYN

[1024-1026 Gates avenue; incorporated 1895]

LEWIS E. MEEKER, President.

CHAS. LOUIS SICARD, Secretary.

J. BARKER SLOANE, Vice-President.

A. MANNING SHEVILL, Cashier.

HOMER L. BARTLETT, Vice-Pres.

TRUSTEES

J. PARKER SLOANE,
CHARLES L. SICARD,
JOHN W. FRASER,
GEO. W. PAYNTAR,HENRY L. GAUS,
HENRY VOLLWEILER,
HOMER L. BARTLETT,
C. JEROME EDWARDS,
CHARLES JACOB.JOHN W. MOORE,
FRED E. BRANDIS,
JOHN BOSSERT,
LEWIS E. MEEKER.

FINANCIAL

RESOURCES

Bonds and mortgages \$4,911,290

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Missouri	\$50,000 00	\$48,121 68	\$49,000 00
State of California	50,000 00	48,611 55	48,500 00
Cities in other States.....	1,247,500 00	1,313,780 32	1,293,750 00
Cities in this State	670,960 00	689,349 26	679,558 00
Counties in this State.....	75,000 00	77,530 70	77,250 00
Villages in this State.....	8,667 78	9,382 87	8,667 78
Railroad mortgage bonds..	\$91,000 00	424,802 88	\$68,870 00
	<u>\$2,493,127 78</u>	<u>\$2,611,579 26</u>	<u>\$2,525,596 78</u>

2,525,595

Other real estate, book value, \$20,281.19; cost, \$20,281.19;

actual cash value 20,281

Cash on deposit in banks or trust companies..... 733,221

Cash on hand 16,154

Total of collectible interest..... 75,881

Amount of all other assets, viz.: New York State barge canal
judgments 4,402\$8,286,326

LIABILITIES

Amount due depositors, viz.:

Principal \$7,771,106 74

Dividends credited or to be credited for the six
months ending with December 31, 1915..... 140,272 86

\$7,911,378

Surplus on market value 375,448

\$8,286,326

Surplus on par value, \$342,980.58.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$650,657
From depositors, not including dividends credited.....	3,404,468
From interest on loans, deposits and investments.....	370,022
From rents from other real estate.....	847
From mortgages	103,560
From redemption of stocks and bonds.....	22,862
From stocks and bonds sold (total par value, \$108,000).....	110,379
From all other sources, viz.: Insurance premiums advanced refunded	142
	<u>\$4,662,939</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,106,809 46	
For loans on bonds and mortgages.....	590,978 34	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$158,000).....	167,541 58	
For interest (other than dividend payments to depositors) ..	1,930 63	
For current expenses of the bank, viz.:		
For salaries	\$14,060 00	
For expenses, except taxes, of banking house:		
Other	438 50	
For rent of banking rooms.....	2,944 83	
For expenses of other real estate, viz.:		
Repairs	54 79	
Insurance	9 50	
Taxes	148 97	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,910 17	
		24,556 76
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		17,225 90
Other payments, viz.:		
New York State barge canal judgments purchased..	\$4,402 47	
Insurance premiums advanced.....	118 42	
		4,520 89
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		749,375 74
		<u>\$4,662,939 30</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	23,797	
Number of accounts opened or reopened during the year.....	5,350	
Number of accounts closed during the year.....	4,118	
Amount deposited during the year, not including dividends credited for that period.....	\$3,404,468 43	
Amount withdrawn during the year	3,106,809 46	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$135,816 22	
January 1, 1916	140,272 36	
		276,088 58
Average amount of each account January 1, 1916.....		332 45
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$368,109 77	
Total expenses of the bank for the year 1915.....	24,556 76	
Dividends paid to depositors for the year 1915.....	276,088 58	
Net earnings for the year 1915 over expenses and dividends paid to depositors		<u>67,464 43</u>

43. EAST NEW YORK SAVINGS BANK, BROOKLYN

[2644 Atlantic avenue; incorporated 1868]

FREDERICK MIDDENDORF, President.**JOHN M. LINZ**, Treasurer.**C. W. COLYER**, Vice-President.**EDWARD A. RICHARDS**, Secretary.**CLARENCE F. COLYER**, Vice-Pres.**TRUSTEES****FRED'K MIDDENDORF**,**CLARENCE F. COLYER**,**HENRY MEYER**,**C. W. COYLER**,**JOHN M. LINZ**,**G. F. MIDDLEDORF**,**RUDOLPH REIMER**,**ADOLPH KIENDL**,**JOHN MEIN, Sr.**,**FRANK C. LANG**,**A. H. ACKERMAN**,**N. WILLARD CURTIS**,**FREDERICK D. HART**,**E. A. RICHARDS**.**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$2,373,600

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California	\$53,000 00	\$51,675 00	\$51,410 00
Cities in other States	190,000 00	185,730 91	192,600 00
Cities in this State.....	662,000 00	673,847 35	661,785 00
Towns in this State.....	47,000 00	52,430 00	49,440 00
Villages in this State.....	24,000 00	28,596 00	24,640 00
Railroad mortgage bonds...	445,000 00	501,806 82	401,600 00
	<u>\$1,421,000 00</u>	<u>\$1,504,086 08</u>	<u>\$1,381,476 00</u>

1,381,475

Banking house and lot, book value, \$35,399.70; cost, \$35,399.70;

actual cash value..... 25,000

Cash on deposit in banks or trust companies..... 287,999

Cash on hand..... 13,959

Total of collectible interest..... 53,309

\$4,135,344**LIABILITIES**

Amount due depositors, viz.:

Principal..... \$3,701,507 18

Dividends credited or to be credited for the six
months ending with December 31, 1915..... 68,804 87\$3,770,312

Surplus on market value..... 365,032

\$4,135,344

Surplus on par value, \$404,557.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$302,920
From depositors, not including dividends credited.....	994,889
From interest on loans, deposits and investments.....	196,103
From rents from banking house.....	300
From mortgages	33,250
From redemption of stocks and bonds.....	10,000
From all other sources, viz.: Refund fire insurance premium.....	19

\$1,537,482**PAYMENTS**

To depositors, including dividends paid to them.....	\$1,008,772
For loans on bonds and mortgages.....	156,850
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$50,000).....	51,975
For interest (other than dividend payments to depositors....	456

For current expenses of the bank, viz.:

For salaries	\$12,475 00	
For taxes: Banking house, \$389.66; surplus, \$3,078.45	3,468 11	
For expenses, except taxes, of banking house:		
Repairs	180 55	
Insurance	218 56	
Other	395 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	723 81	
		\$17,459 23
Other payments, viz.: Fire insurance premium advanced....		9 60
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		301,959 61
		<u>\$1,537,482 66</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,191
Number of accounts opened or reopened during the year.....	1,473
Number of accounts closed during the year.....	1,263
Amount deposited during the year, not including dividends credited for that period.....	\$994,880 32
Amount withdrawn during the year.....	1,008,772 97
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$67,513 96
January 1, 1916	68,804 87
	136,318 83
Average amount of each account January 1, 1916.....	402 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$193,914 77
Total expenses of the bank for the year 1915.....	17,468 83
Dividends paid to depositors for the year 1915.....	136,318 83
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>40,127 11</u>

44. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN

[375 Fulton street; incorporated 1867]

A. GOEPEL, President.

OSCAR THOMASS, Treasurer.

OTTO WISSNER, Vice-President.

J. C. M. LORENZ, Secretary.

PETER H. REPPENHAGEN, Vice-Pres.

JOHN W. HASS, Cashier.

TRUSTEES

ADOLPH GOEPEL,
CHAS. A. SCHIEREN,
P. H. REPPENHAGEN,
T. ELLETT HODGSKIN,
EDWARD L. GRAEF,
JACOB DANTLER,

AUGUST JAHN,
J. F. HILDEBRAND,
RICHARD KNY,
OTTO WISSNER,
G. W. RASCH,

J. R. MANNHEIM,
HERMAN A. METZ,
LOUIS SCHELING,
FREDERICK RENKEN,
WILLIAM RASMUS,
OSCAR THOMASS.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$7,507,350 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California	\$90,000 00	\$90,608 40	\$90,300 00
Cities in other States.....	858,000 00	891,828 05	864,680 00
Cities in this State.....	2,306,334 55	2,442,512 97	2,248,277 54
Counties in this State.....	386,000 00	406,991 67	388,320 00
Towns in this State.....	29,675 00	32,658 81	29,391 50
Villages in this State.....	173,900 00	186,133 48	174,682 00
Railroad mortgage bonds...	20,000 00	20,448 00	18,200 00
	<u>\$3,865,899 55</u>	<u>\$4,070,282 88</u>	<u>\$3,811,801 04</u>
			3,811,801 04
Banking house and lot, book value, \$322,900.27; cost, \$374,- 620.05; actual cash value.....			322,900 27
Other real estate, book value, \$35,000; cost, \$38,989.42; actual cash value			35,000 00
Cash on deposit in banks or trust companies.....			810,002 28
Cash on hand			7,754 70
Total of collectible interest.....			93,091 62
Amount of all other assets, viz.:			
Rents accrued			\$975 00
New York State barge canal judgments.....			4,806 78
			<u>5,781 78</u>
			<u>\$12,593,681 69</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$11,589,465 56
Dividends credited or to be credited for the six months ending with December 31, 1915.....	219,803 23
	<u>\$11,809,268 79</u>
Surplus on market value.....	784,412 90
	<u>\$12,593,681 69</u>

Surplus on par value, \$838,511.41.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$843,700 83
From depositors, not including dividends credited.....	3,071,487 90
From interest on loans, deposits and investments.....	546,727 11
From rents from banking house.....	18,214 24
From rents from other real estate.....	3,077 89
From mortgages	195,800 00
From redemption of stocks and bonds.....	65,780 91
From real estate sold.....	20,300 00

From all other sources, viz.:

Appraisal fees refunded.....	\$433 00	
Deficiency judgment on contract of sale.....	1,000 00	
Insurance refunded	3 72	
		<u>\$1,436 72</u>
		<u><u>\$4,766,525 60</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,133,341 92	
For loans on bonds and mortgages.....	359,500 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$362,000).....	373,482 21	
For interest (other than dividend payments to depositors) ..	3,512 17	
For current expenses of the bank, viz.:		
For salaries	\$19,374 00	
For taxes: Banking house, \$7,478.30; surplus, \$6,740.46 ..	14,218 75	
For expenses, except taxes, of banking house:		
Repairs	1,290 76	
Insurance	187 85	
Other	9,484 23	
For expenses of other real estate, viz.:		
Repairs	298 87	
Insurance	1,010 61	
Taxes	812 50	
Other	485 08	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,171 28	
		52,333 93
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	21,631 61	
Other payments, viz.:		
Cash short	\$100 00	
Commission on real estate sold.....	60 00	
New York State barge canal judgments.....	4,866 78	
		4,966 78
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	817,756 98	
		<u><u>\$4,766,525 60</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	20,281	
Number of accounts opened or reopened during the year....	3,184	
Number of accounts closed during the year.....	2,674	
Amount deposited during the year, not including dividends credited for that period.....	\$3,071,487 90	
Amount withdrawn during the year.....	3,133,341 92	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$216,263 88	
January 1, 1916	219,808 23	
		436,056 11
Average amount of each account January 1, 1916.....	582 32	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$565,003 56	
Total expenses of the bank for the year 1915.....	56,515 29	
Dividends paid to depositors for the year 1915.....	436,056 11	
Net earnings for the year 1915 over expenses and dividends paid to depositors	72,432 16	

45. GERMAN SAVINGS BANK OF BROOKLYN, BROOKLYN

[581 Broadway; incorporated 1866]

CHARLES FROMB, President.
AUGUST C. SCHARMANN, Vice-Pres.J. A. MOLLENHAUER, Vice-Pres.
HENRY STUMPF, Secretary.

TRUSTEES

THEO. ENGELHARDT,
J. A. MOLLENHAUER,
CHARLES FROMB,
A. C. SCHARMANN,
HENRY C. DECK,JOHN B. THOMPSON,
J. M. OTTO,
GEORGE B. GOODWIN,
J. H. SCHUMANN,
HENRY STUMPF,JOSEPH HUBER,
LOUIS ZOLLNER,
JOHN PROBST,
FREDERICK WEISBROD,
WILLIAM K. DICK.FINANCIAL
RESOURCES

Bonds and mortgages.....\$11,708,430 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California	\$12,000 00	\$11,767 60	\$11,760 00
State of Idaho	21,000 00	21,173 20	21,170 00
State of Louisiana	5,000 00	5,015 00	5,000 00
State of Utah	44,000 00	48,635 20	48,400 00
Cities in other States.....	2,181,069 00	2,276,549 81	2,190,309 29
Cities in this State.....	2,631,630 36	2,744,877 42	2,528,419 42
Counties in this State.....	234,000 00	254,150 52	230,360 00
Towns in this State.....	44,000 00	45,360 71	49,087 00
Railroad mortgage bonds...	1,640,000 00	1,779,533 66	1,701,896 00
	<u>\$6,812,689 36</u>	<u>\$7,187,573 12</u>	<u>\$6,782,910 81</u>

6,782,910 81

Banking house and lot, book value, \$83,714.59; cost, \$120,714.59; actual cash value.....

83,714 59

Cash on deposit in banks or trust companies.....

1,915,000 00

Cash on hand.....

74,339 27

Total of collectible interest.....

151,629 66

Amount of all other assets, viz.:

New York State barge canal judgments..... \$12,519 31
Rents accrued 881 26

12,900 57

\$20,728,924 90

LIABILITIES

Amount due depositors, viz.:

Principal \$18,879,818 30
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 248,836 75\$19,228,655 05

Surplus on market value.....

1,500,269 85

\$20,728,924 90

Surplus on par value, \$1,530,048.40.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$1,786,466 81
From depositors, not including dividends credited.....	6,098,846 66
From interest on loans, deposits and investments.....	911,852 18
From rents from banking house.....	4,017 54
From mortgages	128,560 00
From redemption of stocks and bonds.....	31,196 00
From stocks and bonds sold (total par value, \$179,000).....	174,109 90
From real estate sold.....	6,950 00

From all other sources, viz.:

Rebate on bonds purchased.....	\$32 50	
Sale of drinking cups.....	9 20	
Satisfaction pieces.....	81 00	
Insurance premiums advanced, refunded.....	30 00	
		\$152 70
		<u>\$9,142,161 79</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,493,624 68	
For loans on bonds and mortgages.....	1,024,680 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$553,421.88).....	555,636 56	
For interest (other than dividend payments to depositors)...	7,284 75	
For current expenses of the bank, viz.:		
For salaries.....	\$37,270 88	
For taxes: Banking house, \$1,280.92; surplus, \$12,531.18; on mortgages, \$32.94.....	13,845 04	
For expenses, except taxes, of banking house:		
Repairs.....	1,131 17	
Insurance.....	65 33	
For expenses of other real estate, viz.:		
Taxes.....	48 46	
For other expenses, not including expenses of other real estate nor other expenses of banking house.....	6,706 84	
		59,067 22
Other payments, viz.:		
New York State barge canal judgments purchased...	\$12,519 31	
Insurance premiums.....	30 00	
		12,549 31
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	1,989,339 27	
		<u>\$9,142,161 79</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	43,228	
Number of accounts opened or reopened during the year.....	7,253	
Number of accounts closed during the year.....	5,567	
Amount deposited during the year, not including dividends credited for that period.....	\$6,098,846 66	
Amount withdrawn during the year.....	5,493,624 68	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$335,740 64	
January 1, 1916.....	348,836 75	
		684,577 39
Average amount of each account January 1, 1916.....	444 82	
Number of accounts which exceeded \$3,000, exclusive of dividends, credited at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	4	
Total amount of such accounts.....	\$13,084 81	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$897,234 18	
Total expenses of the bank for the year 1915.....	59,067 22	
Dividends paid to depositors for the year 1915.....	684,577 39	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	153,589 57	

46. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN

[498 Fifth avenue; incorporated 1897]

C. J. OBERMAYER, President. CHAS. G. BALMANNO, Vice-Pres.
 ALEXANDER G. CALDER, Vice-Pres. WM. OBERMAYER, Secretary.

TRUSTEES

C. J. OBERMAYER,	MILO M. BELDING, Jr.,	GUSTAVE HARTUNG,
CHARLES RUSTON,	H. B. MCNAIR,	JOHN E. RUSTON,
WILLIAM J. MAXWELL,	CHAS. G. BALMANNO,	FREDERICK W. STARR,
W. F. VANDEN HOUTEN,	WM. OBERMAYER,	WM. W. SPENCE,
ALLAN BOWIE,	W. M. MESEROLE,	LUDWIG MERKLEIN,
THOMAS MURPHY,	WM. K. CLEVERLEY,	GUY LOOMIS,
ALEX. G. CALDER,	WALTER CRITCHLEY,	WM. D. BUCKNER,
FRANK A. SELLE,	JOHN LAMONT,	RAYMOND H. FIERO,
	ARCHIBALD SIMPSON.	

FINANCIAL**RESOURCES**

Bonds and mortgages \$2,520,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York	\$100,000 00	\$105,337 00	\$106,000 00	
Cities in other States.....	592,500 00	620,181 93	597,405 00	
Cities in this State.....	338,000 00	335,376 08	363,320 00	
Towns in this State.....	25,000 00	25,457 50	24,870 00	
Villages in this State.....	14,500 00	15,436 00	14,290 00	
School districts in this State	17,000 00	17,589 80	17,105 00	
	<u>\$1,137,000 00</u>	<u>\$1,169,438 31</u>	<u>\$1,122,490 00</u>	1,122,490 00
Other real estate, book value, \$23,000; cost, \$26,551.08; actual cash value				23,000 00
Cash on deposit in banks or trust companies.....				400,069 88
Cash on hand				21,656 39
Total of collectible interest.....				38,615 84
				<u>\$4,126,432 11</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,908,075 89	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	68,780 65	\$3,970,856 54
Surplus on market value.....		155,575 57
		<u>\$4,126,432 11</u>
Surplus on par value, \$170,085.57.		

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$330,863 57
From depositors, not including dividends credited.....	1,819,128 74
From interest on loans, deposits and investments.....	181,978 90
From rents from other real estate.....	2,561 29
From mortgages	125,750 00
From redemption of stocks and bonds.....	500 00
From stocks and bonds sold (total par value, \$119,700)	118,609 85
From real estate sold.....	4,500 00
From all other sources, viz.:	
Nickle plated banks lost and paid for.....	\$10 00
Cash over	70 18
	<u>80 18</u>
	<u>\$2,583,972 53</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,517,507 41	
For loans on bonds and mortgages.....	313,050 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$290,000).....	300,931 99	
For interest (other than dividend payments to depositors)...	2,443 84	
For current expenses of the bank, viz.:		
For salaries	\$15,130 51	
For taxes: Surplus.	1,223 89	
For expenses, except taxes, of banking house: Repairs	289 20	
For rent of banking rooms.....	3,300 00	
For expenses of other real estate, viz.:		
Repairs	768 17	
Insurance	122 66	
Taxes	714 19	
Other	416 14	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,272 26	
		28,313 02
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	421,726 27	
		<u>\$2,583,972 53</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	16,599	
Number of accounts opened or reopened during the year.....	4,191	
Number of accounts closed during the year.....	3,211	
Amount deposited during the year, not including dividends credited for that period.....	\$1,819,128 74	
Amount withdrawn during the year.....	1,517,507 41	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$64,719 78	
January 1, 1916	68,780 65	
		133,500 43
Average amount of each account January 1, 1916.....	239 22	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$185,177 91	
Total expenses of the bank for the year 1915.....	28,313 02	
Dividends paid to depositors for the year 1915.....	133,500 43	
Net earnings for the year 1915 over expenses and dividends paid to depositors	23,364 46	

47. THE GREEN POINT SAVINGS BANK, BROOKLYN

[807 Manhattan avenue; incorporated 1868]

EPHRAIM A. WALKER, President.
C. H. REYNOLDS, Vice-President.
D. A. MANSON, Vice-President.

GEORGE W. FELTER, Secretary.
FRANK S. HARLOW, Asst. Secretary.

TRUSTEES

EPHRAIM A. WALKER,
PETER BURDEN,
HENRY DUCKER,
DONALD A. MANSON,

LEWIS JURGENS,
JAS. A. McCAFFERTY,
GEORGE W. FELTER,
CHAS. H. REYNOLDS,
DAVID MARTIN.

FRANK S. HARLOW,
FERNAND S. BELLEVUE,
WILLIAM B. CATER,
GEORGE E. PERRY,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$5,104,600 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Oklahoma	\$70,000 00	\$70,654 62	\$70,700 00
State of Tennessee.....	155,000 00	159,617 05	161,950 00
State of Idaho.....	25,000 00	25,492 50	25,500 00
State of California.....	50,000 00	51,193 52	51,500 00
Cities in other States.....	1,223,000 00	\$1,248,479 59	\$1,219,620 00
Cities in this State.....	1,205,500 00	1,228,576 16	1,197,633 00
Counties in this State.....	370,000 00	397,680 13	358,750 00
Towns in this State.....	54,000 00	54,479 24	54,000 00
Railroad mortgage bonds...	586,000 00	586,015 63	479,000 00
	<u>\$3,737,500 00</u>	<u>\$3,822,188 44</u>	<u>\$3,618,653 00</u>

3,618,653 00

Banking house and lot, book value, \$125,000; cost, \$169,227.76;
actual cash value.....

125,000 00

Cash on deposit in banks or trust companies.....

809,501 19

Cash on hand.....

33,894 95

Total of collectible interest.....

78,719 55

Amount of all other assets, viz.: New York State barge canal
judgments

13,470 09

\$9,783,838 78

LIABILITIES

Amount due depositors, viz.:

Principal..... \$3,675,387 88
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 160,745 10

\$3,836,132 98

Other liabilities, viz.: Expenses incurred, but unpaid, taxes
accrued

4,500 00

Surplus on market value.....

943,205 80

\$9,783,838 78

Surplus on par value, \$1,062,052.80.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$546,430 57
From depositors, not including dividends credited..... 2,417,043 77
From interest on loans, deposits and investments..... 439,457 68
From mortgages

131,850 00

From redemption of stocks and bonds.....

241,600 00

From stocks and bonds sold (total par value, \$180,000)

185,461 88

\$3,961,843 90

PAYMENTS

To depositors, including dividends paid to them.....	\$2,161,349 11
For loans on bonds and mortgages.....	321,875 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$552,000).....	563,203 34
For interest (other than dividend payments to depositors)....	7,742 95
For current expenses of the bank, viz.:	
For salaries	\$25,502 50
For taxes: Banking house, \$2,382.20; surplus, \$8,791.96	11,174 16
For expenses, except taxes, of banking house:	
Repairs	775 29
Insurance	184 09
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,171 23
	50,807 27
Other payments, viz.: New York State barge canal judgments purchased	13,470 09
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	843,396 14
	<u>\$3,961,843 90</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	18,552
Number of accounts opened or reopened during the year....	3,446
Number of accounts closed during the year.....	2,744
Amount deposited during the year, not including dividends credited for that period.....	\$2,417,043 77
Amount withdrawn during the year.....	2,161,349 11
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$154,972 02
January 1, 1916	160,745 10
	315,717 12
Average amount of each account January 1, 1916.....	476 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$435,433 34
Total expenses of the bank for the year 1915.....	50,807 27
Dividends paid to depositors for the year 1915.....	315,717 12
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	68,908 95

48. HAMBURG SAVINGS BANK, BROOKLYN

[1451 Myrtle avenue; incorporated 1906]

DAVID ENGEL, President.

ROBERT E. MOFFETT, Vice-Pres.

NICHOLAS A. STEMMERMAN, Vice-President.

GEO. C. UNBESCHIEDEN, Secy.

TRUSTEESDAVID ENGEL,
N. A. STEMMERMAN,
H. L. SCHELLING,
HENRY C. BOHACK,
ALBERT L. LEVI,THEODORE C. EPPIG,
H. J. HOLTERMANN,
CHAS. AICHMANN,
ERNEST A. FLEISCHER,
OTTO SPANGENBERG,HENRY C. BAINBRIDGE,
ROBERT E. MOFFETT,
W. P. BOGGS,
HENRY F. WAGNER,
F. AUGUST SCHURMANN.**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$1,143,100 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York	\$25,000 00	\$25,765 63	\$25,500 00
Cities in other States	23,000 00	28,006 00	27,920 00
Cities in this State.....	178,000 03	175,970 32	175,621 68
Towns in this State	14,000 00	14,075 20	14,040 00
Villages in this State.....	92,100 00	92,950 02	93,070 00
School districts in this State	68,200 00	70,820 70	69,956 50
Railroad mortgage bonds....	58,000 00	58,308 76	51,600 00
	<u>\$465,300 03</u>	<u>\$463,796 63</u>	<u>\$457,708 18</u>

457,708 18

Cash on deposit in banks or trust companies..... 178,080 06

Cash on hand..... 7,143 25

Total of collectible interest..... 11,338 29

Amount of all other assets, viz.: New York State barge canal
judgments 4,937 63\$1,802,307 41**LIABILITIES**

Amount due depositors, viz.:

Principal \$1,727,896 30

Dividends credited or to be credited for the six
months ending with December 31, 1915..... 31,146 15\$1,759,041 45

Surplus on market value..... 43,265 96

\$1,802,307 41

Surplus on par value, \$50,857.81.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$72,501 10
From depositors, not including dividends credited.....	746,913 08
From interest on loans, deposits and investments.....	80,347 53
From mortgages	24,900 00
From redemption of stocks and bonds.....	31,416 67
	<u>\$956,078 38</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$680,769 25
For loans on bonds and mortgages.....	43,250 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$32,000).....	32,587 39
For interest (other than dividend payments to depositors)	598 67

For current expenses of the bank, viz.:

For salaries	\$3,901 00	
For taxes: Banking house, \$480; surplus, \$218.12....	698 12	
For expenses, except taxes, of banking house:		
Repairs	63 56	
Insurance	96 20	
Other	784 00	
For rent of banking rooms	1,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,669 25	
		\$8,712 13
Other payments, viz.: New York State barge canal judg- ments purchased		4,937 63
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		185,223 31
		<u>\$956,078 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	6,774
Number of accounts opened or reopened during the year.....	1,534
Number of accounts closed during the year	1,029
Amount deposited during the year, not including dividends credited for that period.....	\$746,913 08
Amount withdrawn during the year.....	680,769 25
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$29,815 10
January 1, 1916	31,146 15
	60,961 25
Average amount of each account January 1, 1916.....	259 67
Rate per cent of dividends to depositors during the six months ending June 30, 1915	4
Rate per cent of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$80,516 44
Total expenses of the bank for the year 1915.....	8,712 13
Dividends paid to depositors for the year 1915.....	60,961 25
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>10,843 06</u>

49. HOME SAVINGS BANK, BROOKLYN

[804 Manhattan avenue; incorporated 1906]

MARSHALL W. GLEASON, President.
LOUIS STERN, Vice-President.JOHN W. BURR, Vice-President.
V. M. POWELL, Cashier.**TRUSTEES**GEORGE H. GERARD,
M. W. GLEASON,
JOHN W. BURR,
HARRY A. JEWELL,
MORRIS SALZMAN,LOUIS STERN,
OSCAR A. BOCH,
CHAS. F. BALL,
CHAS. W. GRIFFIN,
EDGAR H. HAZELWOOD,
EDWIN J. SUTPHIN.THOMAS F. KELLY,
J. R. HAZELWOOD,
M. H. CAVANAUGH,
GEORGE H. ROWE,
ROSCOE HAZELWOOD,**FINANCIAL
RESOURCES**

Bonds and mortgages.....	\$347,700 00
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$28,500 00	\$29,509 65	\$28,265 00
Cities in this State.....	20,800 00	21,585 18	21,332 00
Counties in this State.....	15,000 00	15,000 00	15,250 00
Towns in this State.....	9,500 00	9,373 30	9,540 00
Villages in this State.....	38,750 00	40,230 25	39,862 50
School districts in this State	37,000 00	38,442 52	37,436 00
	<u>\$149,350 00</u>	<u>\$154,460 90</u>	<u>\$151,735 50</u>

151,735 50

Cash on deposit in banks or trust companies..... 48,776 07

Cash on hand..... 4,210 03

Total of collectible interest..... 4,144 81

Amount of all other assets, viz.: Vaults, furniture and
fixtures 3,000 00\$559,566 41**LIABILITIES**

Amount due depositors, viz.:

Principal	\$534,861 28
Dividends credited or to be credited for the six months ending with December 31, 1915.....	9,796 04

\$544,657 32

Surplus on market value..... 14,909 09

\$559,566 41

Surplus on par value, \$12,523.59.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$29,991 64
From depositors, not including dividends credited.....	230,981 43
From interest on loans, deposits and investments.....	27,700 54
From mortgages	18,500 00
From redemption of stocks and bonds.....	9,250 00
From stocks and bonds sold (total par value, \$15,000)	15,000 00
From all other sources, viz.: Profit on sale of bonds.....	600 00
	<u>\$332,023 61</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$231,847 04
For loans on bonds and mortgages.....	19,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$22,000)	22,067 20
For interest (other than dividend payments to depositors)....	125 53

For current expenses of the bank, viz.:

For salaries	\$3,372 00	
For expenses, except taxes, of banking house: Other	234 90	
For rent of banking rooms	1,400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	470 84	
		\$5,477 74
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		52,986 10
		<u>\$332,023 61</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	2,356
Number of accounts opened or reopened during the year.....	521
Number of accounts closed during the year.....	441
Amount deposited during the year, not including dividends credited for that period.....	\$230,981 43
Amount withdrawn during the year.....	231,847 04
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$9,704 92
January 1, 1916	9,796 04
	<u>19,500 96</u>
Average amount of each account January 1, 1916.....	231 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$27,770 92
Total expenses of the bank for the year 1915.....	5,477 74
Dividends paid to depositors for the year 1915.....	19,500 96
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>2,792 22</u>

50. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN

[135 Broadway, corner Bedford avenue; incorporated 1860]

HUBERT G. TAYLOR, President.

JOHN S. McKEON, Secretary.

ALFRED HODGES, Vice-President.

JACOB HENTZ, Cashier.

J. CARLISLE LOUDON, Vice-Pres.

TRUSTEES

ROBERT LIPTROTT,

ALFRED HODGES,

CORNELIUS E.

EDWARD MCGARVEY,

AUGUSTUS P. DAY,

DONNELLON

HUBERT G. TAYLOR,

WALTER MATHISON,

W. WINTHROP TAYLOR

JACOB C. KLINCK,

WILLIAM C. CARRICK,

S. A. COYKENDALL

J. CARLISLE LOUDON.

JAS. R. BRENNAN.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$6,302,350 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California	\$25,000 00	\$23,500 00	\$23,500 00
State of Maryland	25,000 00	24,750 00	24,750 00
State of Oklahoma	25,000 00	25,355 25	25,250 00
Cities in other States	1,339,000 00	1,393,998 53	1,354,130 00
Cities in this State	1,794,500 00	1,852,074 62	1,711,245 00
Counties in this State	63,533 47	68,982 62	62,898 14
Villages in this State	153,000 00	159,671 47	153,530 00
School districts in this State	93,500 00	95,091 62	93,115 00
Railroad mortgage bonds ...	2,986,700 00	3,232,409 16	2,889,190 73
	<u>\$6,505,233 47</u>	<u>\$6,875,863 27</u>	<u>\$6,342,608 87</u>

\$6,342,608 87

Banking house and lot, book value, \$70,000; cost, \$142,637; actual cash value.....

70,000 00

Other real estate, book value, \$187,517.35; cost, \$184,585.16; actual cash value.....

184,585 16

Cash on deposit in banks or trust companies.....

1,003,267 25

Cash on hand.....

30,852 75

Total of collectible interest.....

111,918 40

Amount of all other assets, viz.: Insurance advanced.....

45 00

\$14,045,627 38**LIABILITIES**

Amount due depositors, viz.:

Principal.....\$12,826,797 52

Dividends credited or to be credited for the six months ending with December 31, 1915.....

248,012 60

\$13,074,810 12

Surplus on market value.....

970,817 26

\$14,045,627 38

Surplus on par value, \$1,133,441.86.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....

\$948,440 95

From depositors, not including dividends credited.....

2,167,047 40

From interest on loans, deposits and investments.....

631,386 41

From rents from other real estate.....

10,704 00

From mortgages.....

205,950 00

From redemption of stocks and bonds.....

207,500 00

From all other sources, viz.:

Judgments.....\$1,111 50

Insurance rebate.....1 14

Fire loss.....540 00

1,652 64\$4,172,681 45

PAYMENTS

To depositors, including dividends paid to them.....	\$2,623,826 59
For loans on bonds and mortgages.....	134,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$290,000).....	282,539 48
For interest (other than dividend payments to depositors)....	3,954 61
For current expenses of the bank, viz.:	
For salaries.....	\$37,190 00
For taxes: Banking house, \$982.32; surplus, \$7,102.70.	8,085 02
For expenses, except taxes, of banking house:	
Repairs.....	296 70
Insurance.....	507 02
Other.....	3,406 53
For expenses of other real estate, viz.:	
Repairs.....	7,632 61
Insurance.....	298 89
Taxes.....	3,670 34
Other.....	2,166 57
	<hr/>
	63,251 67
For real estate acquired by foreclosure, or in settlement of debts due the bank:.....	27,000 00
Other payments, viz.:	
Insurance advanced.....	\$75 00
Foreclosure expenses.....	3,264 18
	<hr/>
	3,339 18
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	1,034,119 95
	<hr/>
	<u>\$4,172,681 48</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	14,208
Number of accounts opened or reopened during the year.....	1,288
Number of accounts closed during the year.....	1,392
Amount deposited during the year, not including dividends credited for that period.....	\$2,167,047 44
Amount withdrawn during the year.....	2,623,826 59
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$246,706 73
January 1, 1916.....	248,012 60
	<hr/>
	494,718 32
Average amount of each account January 1, 1916.....	920 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$617,969 45
Total expenses of the bank for the year 1915.....	63,251 67
Dividends paid to depositors for the year 1915.....	494,718 32
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>59,999 46</u>

51. PRUDENTIAL SAVINGS BANK, BROOKLYN

[Broadway and Vernon avenue; incorporated 1906]

DIETRICH W. KAATZE, President.**HERBERT A. O'BRIEN, Treasurer.****JOHN AUER, Sr., Vice-President.****HOLLIS H. SEARLES, Cashier.****JOHN H. SCANNELL, Vice-President.****LOUIS P. BUCK, Assistant Cashier.****TRUSTEES****DIETRICH W. KAATZE,****CHARLES WISSMAN,****ROBERT W. MARTIN,****JOHN AUER, Sr.,****B. P. VAN BENTHUYSEN****WM. J. ELLIOTT,****JOHN H. SCHANNELL,****ALFRED E. PECK,****JOS. VOLKKOMMER,****HERBERT A. O'BRIEN,****MANASSEH MILLER,****WM. H. FRANK,****FRANCIS B. MULLIN,****AUGUST HASENFLUG,****THOS. H. IRELAND,****HOLLIS H. SEARLES,****CHAS. VOLLMER,****GEORGE P. BUSCH,****LOUIS P. BUCK,****LEWIS C. GEHRING.****FINANCIAL****RESOURCES**

Bonds and mortgages..... \$1,482,675 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Oklahoma	\$10,800 00	\$10,883 41	\$10,808 00
Cities in other States.....	120,500 00	125,831 53	124,024 00
Cities in this State.....	50,111 32	50,181 75	50,543 79
Towns in this State.....	108,600 00	108,754 09	107,617 50
Villages in this State.....	221,969 08	228,068 37	225,676 33
Railroad mortgage bonds.....	109,000 00	103,981 69	103,370 00
	<u>\$615,980 35</u>	<u>\$625,710 84</u>	<u>\$622,649 62</u>

622,649 62

Other real estate, book value, \$31,331.42; cost, \$31,331.42;
 actual cash value..... 31,331 42
 Cash on deposit in banks or trust companies..... 217,402 68
 Cash on hand..... 31,009 71
 Total of collectible interest..... 19,609 82
 Amount of all other assets, viz.: New York State barge canal
 judgment 4,864 92

\$2,409,543 17**LIABILITIES**

Amount due depositors, viz.:

Principal \$2,306,773 80
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 41,486 08

\$2,348,258 89

Surplus on market value..... 61,284 28

\$2,409,543 17

Surplus on par value, \$54,615.01.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$206,097 76
 From depositors, not including dividends credited..... 987,986 99
 From interest on loans, deposits and investments..... 114,703 16
 From rents from other real estate..... 1,074 50
 From mortgages 44,375 00
 From redemption of stocks and bonds..... 35,679 13
 From stocks and bonds sold (total par value, \$31,500)..... 32,307 89
 From all other sources, viz.:

From interest credited but not received..... \$20 00
 Insurance repaid 50 46
 Received on foreclosed property..... 189 21
 Exchange on checks and telephone..... 11 75

281 42\$1,422,405 85

PAYMENTS

To depositors, including dividends paid to them.....	\$825,944 11
For loans on bonds and mortgages.....	142,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$145,533).....	145,468 84
For interest (other than dividend payments to depositors)....	1,474 68
For current expenses of the bank, viz.:	
For salaries	\$5,456 88
For taxes: Surplus, \$407.38.....	407 38
For expenses, except taxes, of banking house:	
Repairs	5 62
Insurance	66 77
Other	460 75
For rent of banking rooms.....	7,200 00
For expenses of other real estate, viz.:	
Repairs	541 88
Insurance	84 19
Other	144 62
For other expenses, not including expenses of other real estate nor other expenses of banking house..	873 62
	15,241 71
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	31,331 42
Other payments, viz.:	
Paid on organization account and interest.....	\$6,815 03
Paid on advanced insurance.....	52 75
New York State barge canal judgments purchased..	4,864 92
	11,732 70
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	248,412 39
	<u>\$1,422,405 85</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,787
Number of accounts opened or reopened during the year.....	1,515
Number of accounts closed during the year.....	916
Amount deposited during the year, not including dividends credited for that period.....	\$987,986 99
Amount withdrawn during the year.....	825,944 11
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$38,754 56
January 1, 1916	41,485 09
	80,239 65
Average amount of each account January 1, 1916.....	345 99
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$114,880 81
Total expenses of the bank for the year 1915.....	15,241 71
Dividends paid to depositors for the year 1915.....	80,239 65
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>19,399 45</u>

52. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN

[160-162 Atlantic avenue; incorporated 1850]

WILLIAM J. COOMBS, President. C. S. DUNNING, Treasurer.
 JOSEPH E. BROWN, Vice-President. JACOB STEINER, Comptroller.
 WALTER M. AIKMAN, Vice-President. BERNARD A. BURGER, Secretary.
 ALBRO J. NEWTON, Vice-President.

TRUSTEES

WALTER M. AIKMAN, ARTHUR M. HATCH, JOSEPH H. SUTPHIN,
 CHARLES A. BOODY, PERCY S. MALLETT, HENRY N. WHITNEY,
 JOSEPH E. BROWN, EDGAR McDONALD, WILLIAM H. CARY,
 WILLIAM J. COOMBS, ALBRO J. NEWTON, D. IRVING MEAD,
 ISAAC H. CARY, WILLIAM L. NEWTON, ARNOLD W. SHERMAN,
 CHARLES E. DENNY, JOHN J. PIERREPONT, BERNARD A. BURGER,
 CLARENCE S. DUNNING, ROBT. L. PIERREPONT, JOSIAH O. LOW,
 J. WARREN GREEN, JACOB STEINER, HIRAM R. STEELE,
 J. MORTON HALSTEAD, JOSEPH W. GREENE, Jr.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$11,903,050 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$400,000 00	\$415,562 50	\$415,000 00	
State of Missouri.....	110,000 00	107,346 02	108,680 00	
State of Maryland.....	200,000 00	199,050 00	200,000 00	
State of Tennessee.....	200,000 00	199,625 76	200,300 00	
Cities in other States.....	2,053,920 00	2,133,589 48	2,061,508 20	
Cities in this State.....	4,015,450 00	4,159,542 28	3,978,766 00	
Counties in this State.....	222,000 00	233,379 55	220,085 00	
Towns in this State.....	22,000 00	23,155 00	21,790 00	
Villages in this State.....	125,000 00	129,363 80	128,490 00	
Railroad mortgage bonds ...	4,391,500 00	4,658,507 39	3,960,540 00	
	<u>\$11,769,870 00</u>	<u>\$12,259,121 80</u>	<u>\$11,293,168 20</u>	11,293,168 20
Banking house and lot, book value, \$75,000; cost, \$198,000; actual cash value.....				75,000 00
Other real estate, book value, \$240,750; cost, \$257,468.52; actual cash value.....				240,750 00
Cash on deposit in banks or trust companies.....				2,647,804 19
Cash on hand.....				81,861 30
Total of collectible interest.....				301,379 65
				<u>\$26,543,013 34</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$23,094,555 68	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	440,291 61	
	<u>\$23,534,847 29</u>	
Surplus on market value.....		3,008,166 05
		<u>\$26,543,013 34</u>
Surplus on par value, \$3,484,867.85.		

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$2,720,685 27
From depositors, not including dividends credited.....	4,679,791 81
From interest on loans, deposits and investments.....	1,159,823 61
From rents from banking house.....	954 00
From rents from other real estate.....	13,259 51
From mortgages.....	760,050 00
From redemption of stocks and bonds.....	810,450 00
From real estate sold.....	1,000 00

From all other sources, viz.:

Teller's cash over	\$10 00	
Received from mortgagors, account unpaid taxes....	406 98	
Rent received from receiver during foreclosure.....	127 83	
		<u>\$544 81</u>
		<u>\$10,146,559 01</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,054,125 36	
For loans on bonds and mortgages.....	339,350 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,861,100).....	1,871,944 38	
For interest (other than dividend payments to depositors)....	11,539 68	
For current expenses of the bank, viz.:		
For salaries	\$56,500 00	
For taxes: Banking house, \$1,450.79; surplus, \$24,404.35	25,855 14	
For expenses, except taxes, of banking house:		
Repairs	508 29	
Other	3,550 48	
For expenses of other real estate, viz.:		
Repairs	5,098 76	
Insurance	325 42	
Taxes	4,105 00	
Other	1,787 25	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	10,288 93	
		108,019 27
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		30,978 28
Other payments, viz.:		
Income tax for employees.....	\$181 67	
For mortgagors on unpaid taxes.....	734 88	
Teller's cash short	20 00	
		936 55
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		2,729,665 49
		<u>\$10,146,559 01</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	36,096
Number of accounts opened or reopened during the year.....	5,726
Number of accounts closed during the year.....	5,151
Amount deposited during the year, not including dividends credited for that period.....	\$4,679,791 81
Amount withdrawn during the year.....	5,054,125 36
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$435,922 45
January 1, 1916	440,291 61
	876,214 06
Average amount of each account January 1, 1916.....	652 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,158,426 30
Total expenses of the bank for the year 1915.....	139,701 36
Dividends paid to depositors for the year 1915.....	876,214 06
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	142,510 88

53. SUMNER SAVINGS BANK, BROOKLYN

[12 Graham avenue; incorporated 1906]

ARTHUR S. SOMERS, President.

NATHAN S. JONAS, Vice-President.

GEORGE FREIFELD, Vice-President.

WALLACE L. CONNER, Secretary.

TRUSTEESGEORGE FREIFELD,
NATHAN S. JONAS,
RALPH JONAS,
EDWARD LAZANSKY,BEN LEVY,
CHAS. LYON,
MATTHEW T. MEAGHER,
S. B. KRAUS,
HENRY NEWMAN.HENRY ROTH,
ARTHUR S. SOMERS,
VICTOR B. WOLF,
MOSES BERNSTEIN,**FINANCIAL****RESOURCES**

Bonds and mortgages.....				\$456,450 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$5,000 00	\$5,050 00	\$5,100 00	
Cities in this State.....	98,000 00	95,188 87	94,510 00	
Railroad mortgage bonds ..	205,000 00	186,720 00	179,100 00	
	<u>\$308,000 00</u>	<u>\$286,956 87</u>	<u>\$278,710 00</u>	278,710 00
Cash on deposit in banks or trust companies.....				71,814 67
Cash on hand.....				13,579 27
Total of collectible interest.....				6,376 34
Amount of all other assets, viz.: New York State barge canal judgments				8,435 40
				<u><u>\$835,365 68</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$801,904 31	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	14,401 77	
		\$816,306 08
Surplus on market value.....		19,059 60
		<u><u>\$835,365 68</u></u>

Surplus on par value, \$48,349.60.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$89,528 81
From depositors, not including dividends credited.....	358,068 59
From interest on loans, deposits and investments.....	36,519 18
From rents from banking house.....	1,020 00
From mortgages	3,625 00
	<u><u>\$488,761 58</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$307,139 12
For loans on bonds and mortgages.....	23,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$64,900)	58,397 90
For interest (other than dividend payments to depositors)	749 50

For current expenses of the bank, viz.:

For salaries	\$3,880 00	
For expenses, except taxes, of banking house:		
Repairs	389 14	
Insurance	15 23	
For rent of banking rooms	2,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,946 75	
		\$8,731 12
Other payments, viz.: New York State barge canal judg- ments		5,100 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		85,393 94
		<u>\$488,761 58</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	2,752
Number of accounts opened or reopened during the year	835
Number of accounts closed during the year	585
Amount deposited during the year, not including dividends credited for that period	\$358,068 59
Amount withdrawn during the year	307,139 12
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$13,667 27
January 1, 1916	14,401 77
	<u>28,069 04</u>
Average amount of each account January 1, 1916	296 62
Number of accounts which exceeded \$3,000, exclusive of div- idends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$3,189 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$38,591 88
Total expenses of the bank for the year 1915	8,731 12
Dividends paid to depositors for the year 1915	28,069 04
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>1,791 72</u>

54. THE WILLIAMSBURGH SAVINGS BANK, BROOKLYN

[175 Broadway; incorporated 1851]

ANDREW D. BAIRD, President.	EDWARD T. HORWILL, Secretary.
SAMUEL M. MEEKER, Vice-Pres.	CHARLES J. PASFIELD, Cashier.
JOHN V. JEWELL, Vice-President.	HENRY R. KINSEY, Asst. Comptroller.
VICTOR A. LERSNER, Comptroller.	

TRUSTEES

BRAINARD G. LATIMER,	EDWARD T. HORWILL,	PAUL E. BONNER,
ANDREW D. BAIRD,	ALFRED ROMER,	EDWARD E. PEARCE,
SAMUEL M. MEEKER,	WELDING RING,	ALBERT S. RICHEY,
JAMES H. POST,	HERBERT F. GUNNISON,	RALPH H. TIEBOUT,
JAS. F. BENDERNAGEL,	JOHN V. JEWELL,	WINTHROP M. TUTTLE,
	FRANCIS W. YOUNG.	

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$42,902,550 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York	\$1,640,000 00	\$1,693,841 41	\$1,643,700 00
State of Massachusetts	429,000 00	450,303 46	403,260 00
State of Tennessee	200,000 00	204,833 10	208,000 00
State of Utah	100,000 00	103,750 00	103,000 00
State of Arizona	100,000 00	101,089 00	104,000 00
State of New Mexico	219,000 00	226,759 79	231,670 00
State of Oklahoma	46,200 00	46,835 96	46,662 00
Cities in other States	12,843,500 00	13,448,218 92	12,955,541 00
Cities in this State	16,470,301 36	18,121,289 42	16,606,067 09
Counties in this State	403,600 00	416,121 75	411,791 00
Towns in this State	231,000 00	230,632 85	230,630 00
Villages in this State	351,000 00	369,164 29	360,210 00
School districts in this State	87,500 00	91,116 15	89,250 00
Railroad mortgage bonds ...	2,661,000 00	3,045,929 33	2,674,060 00
	<u>\$35,822,101 36</u>	<u>\$38,609,985 46</u>	<u>\$36,123,781 09</u>
			36,123,781 09
Banking house and lot, book value, \$250,000; cost, \$689,000; actual cash value.....			250,000 00
Other real estate, book value, \$32,472.76; cost, \$33,312.06; actual cash value.....			32,472 76
Cash on deposit in banks or trust companies.....			4,144,915 58
Cash on hand.....			709,203 99
Total of collectible interest.....			743,525 33
Amount of all other assets, viz.:			
Insurance premiums advanced.....		\$1,760 83	
New York State barge canal judgments.....		4,544 99	
			<u>6,305 82</u>
			<u>\$84,912,754 57</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$72,939,829 24
Dividends credited or to be credited for six months ending with December 31, 1915.....	1,392,910 47
	<u>\$74,332,739 71</u>
Surplus on market value.....	10,580,014 86
	<u>\$84,912,754 57</u>

Surplus on par value, \$10,278,335.13.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$5,048,611 58
From depositors, not including dividends credited.....	15,364,592 49
From interest on loans, deposits and investments.....	3,736,387 60
From rents from other real estate.....	2,400 61
From mortgages	1,292,475 00

From redemption of stocks and bonds.....	\$418,809 83
From stocks and bonds sold (total par value \$777,500).....	777,487 31
From real estate sold.....	20,933 11
From all other sources, viz.:	
Insurance premiums advanced, refunded.....	\$3,613 94
Inspection of mortgage loans.....	3,154 00
Liability insurance and tax search refunded.....	218 28
Loss by fire	72 50
Excess judgment on mortgage.....	30 11
	<u>7,088 84</u>
	<u>\$26,668,786 37</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$15,890,372 07
For loans on bonds and mortgages.....	4,093,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,476,300).....	1,533,296 06
For interest (other than dividend payments to depositors)....	14,616 69
For current expenses of the bank, viz.:	
For salaries	\$104,038 63
For taxes: Banking house, \$7,401.30; surplus, \$81,943.06	89,344 35
For expenses, except taxes, of banking house:	
Repairs	14,593 23
Other	3,632 97
For expenses of other real estate, viz.:	
Repairs	5,623 79
Insurance	121 63
Taxes	838 43
For other expenses, not including expenses of other real estate nor other expenses of banking house...	42,133 56
	<u>260,316 58</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	11,566 60
Other payments, viz.:	
New York State barge canal judgments purchased..	\$4,544 99
Insurance premiums advanced	6,289 24
Cash short	264 57
	<u>11,098 80</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	4,854,119 57
	<u>\$26,668,786 37</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	109,648
Number of accounts opened or reopened during the year.....	14,416
Number of accounts closed during the year.....	12,701
Amount deposited during the year, not including dividends credited for that period.....	\$15,364,592 49
Amount withdrawn during the year.....	15,890,372 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$1,370,102 32
January 1, 1916	1,392,910 47
	<u>2,763,012 79</u>
Average amount of each account January 1, 1916.....	677 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$3,643,338 08
Total expenses of the bank for the year 1915.....	296,145 40
Dividends paid to depositors for the year 1915.....	2,763,012 79
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>584,179 89</u>

MADISON COUNTY

55. ONEIDA SAVINGS BANK, ONEIDA

[103-105 Main street; incorporated 1866]

R. B. DOWNING, President.
E. E. COON, Vice-President.

IRA L. SNELL, Vice-President.
H. L. BALDWIN, Treasurer.

TRUSTEES

ROSWELL B. DOWNING,
EUGENE E. COON,
IRA L. SNELL,
THEO. F. HAND, Jr.,
HOLTON V. NOYES,

LE GRAND COLTON,
E. LELAND HUNT,
H. W. COLEY,
JOHN W. GREGG,

GEO. A. MARCELLUS,
ANTHONY B. MUNROE,
HOWARD L. BALDWIN,
RHODY TOHER,
FREDERICK A. GARVIN.

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,966,799 11
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Colorado	\$16,100 00	\$16,100 00	\$14,168 00
Cities in other States.....	260,000 00	268,093 95	254,110 00
Cities in this State.....	431,374 53	446,037 63	428,649 53
Counties in this State.....	162,000 00	163,675 09	161,650 00
Towns in this State.....	26,400 00	26,897 90	26,214 00
Villages in this State.....	153,300 00	156,422 45	150,128 00
School districts in this State	90,500 00	94,419 12	90,945 00
Railroad mortgage bonds ...	444,200 00	455,391 25	373,726 00
	<u>\$1,583,874 53</u>	<u>\$1,624,837 39</u>	<u>\$1,497,590 53</u>

1,497,590 53

Banking house and lot, book value, \$28,000; cost, \$54,351.60;
actual cash value.....

28,000 00

Other real estate, book value, \$2,651; cost, \$2,992.33; actual
cash value

2,651 00

Cash on deposit in banks or trust companies.....

257,420 46

Cash on hand.....

17,557 68

Total of collectible interest.....

61,634 95

Amount of all other assets, viz.:

Land contracts \$9,019 00
Advanced insurance premiums and taxes..... 1,357 54

10,376 54

\$3,842,030 27

LIABILITIES

Amount due depositors, viz.:

Principal \$3,498,204 14
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 66,782 13

\$3,564,986 27

Other liabilities, viz.: Suspense and mortgage suspense ac-
count

234 00

Surplus on market value.....

276,810 00

\$3,842,030 27

Surplus on par value, \$363,094.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$266,905 89
From depositors, not including dividends credited..... 1,043,987 01
From interest on loans, deposits and investments..... 170,081 76
From rents from banking house..... 746 96
From mortgages 100,467 51
From redemption of stocks and bonds..... 52,221 66

From all other sources, viz.:

Advanced insurance premiums and taxes.....	\$1,282 20	
Suspense account	1,093 15	
Mortgage suspense account	2,873 34	
Land contracts	10 00	
Profit and loss	5 03	
		<u>\$5,263 72</u>

\$1,639,674 51

PAYMENTS

To depositors, including dividends paid to them.....	\$962,437 52
For loans on bonds and mortgages.....	375,257 07
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,000)	4,000 00
For interest (other than dividend payments to depositors)....	561 94

For current expenses of the bank, viz.:

For salaries	\$7,124 00	
For taxes: Banking house, \$874.95; surplus, \$2,397.94; on mortgages, \$70.20	3,243 09	
For expenses, except taxes, of banking house:		
Repairs	1,164 60	
Insurance	173 90	
Other	924 90	
For expenses of other real estate, viz.:		
Taxes	84 68	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,921 26	
		<u>14,736 23</u>

Other payments, viz.:

Advanced insurance premiums and taxes.....	\$2,375 37	
Suspense account	1,079 55	
Mortgage suspense account	4,248 69	
		<u>7,703 61</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	274,978 14
--	------------

\$1,639,674 51

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,010
Number of accounts opened or reopened during the year.....	1,187
Number of amounts closed during the year.....	1,011
Amount deposited during the year, not including dividends credited for that period.....	\$1,043,987 01
Amount withdrawn during the year.....	962,437 52

Amount of dividends credited and paid for the year, viz.:

July 1, 1915	\$84,590 89	
January 1, 1916	66,782 13	
Credited at other periods.....	719 59	
		<u>132,082 61</u>
		395 66

Average amount of each account January 1, 1916.....	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,402 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$169,891 55
Total expenses of the bank for the year 1915.....	14,736 23
Dividends paid to depositors for the year 1915.....	132,082 61
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	23,072 71

MONROE COUNTY

56. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER

[233 Main street, East; incorporated 1869]

W. HENRY MATHEWS, President.
WILLIAM BAUSCH, Vice-President.

ALEX. B. LAMBERTON, Vice-Pres.
AUSTIN C. JACKSON, Treasurer.

TRUSTEES

CASSIUS C. DAVY,
W. HENRY MATHEWS,
WILLIAM R. PETERS,
ALEX. B. LAMBERTON,
AUSTIN C. JACKSON,

WILLIAM BAUSCH,
FRANK A. BROWNELL,
CHARLES A. GREEN,
WILLIAM H. DUNN,
ARTHUR T. HAGEN,

V. F. WHITMORE,
JOHN H. ENGERT,
CHAS. H. OCUMPAUGH,
FOLLETT L. GREENO,
FRED'K A. SHERWOOD

FINANCIAL RESOURCES

Bonds and mortgages..... \$8,984,249
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$200,000 00	\$238,000 00	\$220,000 00
District of Columbia	100,000 00	81,171 25	104,000 00
State of Massachusetts	150,000 00	158,259 60	138,500 00
State of Wyoming	5,000 00	8,850 00	5,750 00
State of Alabama	100,000 00	108,800 00	100,000 00
State of Maryland	200,000 00	198,330 90	198,500 00
Cities in other States.....	120,000 00	118,980 00	115,380 00
Cities in this State.....	2,248,962 05	2,277,408 14	2,232,819 96
Railroad mortgage bonds ...	200,000 00	223,812 50	166,000 00
	<u>\$3,324,962 05</u>	<u>\$3,409,662 39</u>	<u>\$3,278,949 96</u>

Banking house and lot, book value, \$120,000; cost, \$120,350.81;
actual cash value..... 120,000
Other real estate, book value, \$24,568.03; cost, \$24,568.03;
actual cash value..... 22,568
Cash on deposit in banks or trust companies..... 1,509,921
Cash on hand..... 54,812
Total of collectible interest..... 138,005
Amount of all other assets, viz.: Cash in transit..... 494

\$14,109,001

LIABILITIES

Amount due depositors, viz.:

Principal \$13,467,382
Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1916...	\$43,312 50
Income tax withheld	10 00
Expenses incurred, but unpaid:	
Taxes accrued	14,716 78
Attorneys' fees	549 58
Sundries	176 69

58,765

Surplus on market value..... 582,853

\$14,109,001

Surplus on par value, \$628,865.94.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$1,294,563
From depositors, not including dividends credited..... 3,775,407
From interest on loans, deposits and investments..... 678,100
From rents from banking house..... 1,687
From rents from other real estate..... 104
From mortgages

629,900

From redemption of stocks and bonds..... 72,660

From real estate sold..... 6,600

From all other sources, viz.:

Insurance premiums advanced refunded.....	\$117 50	
Refunds	139 51	
Income tax withheld	10 00	
Exchange	11 42	
		\$278 43
		<u>\$8,459,302 46</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,404,037 53	
For loans on bonds and mortgages.....	20,600 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$400,000).....	406,685 89	
For interest (other than dividend payments to depositors)....	4,448 60	
For current expenses of the bank, viz.:		
For salaries	\$23,220 00	
For taxes: Banking house.....	4,889 48	
For expenses, except taxes, of banking house:		
Repairs	133 14	
Insurance	876 30	
Other	6,376 88	
For expenses of other real estate, viz.:		
Repairs	11 67	
Insurance	9 00	
Taxes	208 29	
Other	75 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,106 17	
		44,708 66
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	13,466 17	
Other payments, viz.:		
Overdraft charged off	\$9 00	
Insurance premiums advanced	117 50	
		126 50
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	1,565,229 11	
		<u>\$8,459,302 46</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	45,353	
Number of accounts opened or reopened during the year.....	8,396	
Number of accounts closed during the year.....	7,358	
Amount deposited during the year, not including dividends credited for that period.....	\$3,775,407 07	
Amount withdrawn during the year.....	4,404,037 53	
Amount of dividends credited and paid for the year, viz.:		
June 1, 1915	\$255,341 05	
December 1, 1915	253,364 84	
Credited at other periods.....	4,878 06	
		513,583 95
Average amount of each account January 1, 1916.....	296 95	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1	
Total amount of such accounts.....	\$3,099 44	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$674,370 44	
Total expenses of the bank for the year 1915.....	52,509 41	
Dividends paid to depositors for the year 1915.....	513,583 95	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	108,277 08	

57. MECHANICS SAVINGS BANK OF ROCHESTER, ROCHESTER

[18 Exchange street; incorporated 1867]

J. J. BAUSCH, President.

WILLIAM R. SEWARD, Vice-President.

WILLIAM B. HALE, Vice-President.

WILMOT CASTLE, Treasurer.

FEDOR WILLIMEK, Asst. Secretary.

TRUSTEES

JOHN J. BAUSCH,

A. P. LITTLE,

WILLIAM R. SEWARD,

LOUIS J. ERNST,

JAMES H. BOUCHER,

WENDELL J. CURTIS,

WILLIAM KARLE,

WILLIAM B. HALE,

WILMOT CASTLE,

JOHN S. BRONK,

CHAS. C. BEAHAN,

MORRIS D. KNAPP,

GEORGE W. ROBESON,

JAMES C. CLEMENTS,

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$3,216,475 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts	\$15,000 00	\$12,796 50	\$12,600 00	
Cities in other States.....	180,000 00	182,168 91	176,970 00	
Cities in this State.....	603,247 95	604,481 48	572,657 95	
Counties in this State.....	35,000 00	36,954 86	36,350 00	
Towns in this State.....	6,300 00	6,078 50	6,040 00	
Villages in this State.....	64,000 00	65,830 50	65,590 00	
School districts in this State	72,425 00	75,425 52	74,774 25	
Railroad mortgage bonds ...	505,000 00	505,961 15	410,510 00	
	<u>\$1,480,672 95</u>	<u>\$1,489,695 42</u>	<u>\$1,355,492 20</u>	1,355,492 20
Banking house and lot, book value, \$50,000; cost, \$65,129.12;				
actual cash value.....				50,000 00
Cash on deposit in banks or trust companies.....				271,154 79
Cash on hand.....				21,110 59
Total of collectible interest.....				47,474 57
Amount of all other assets, viz.:				
Land contract			\$2,350 00	
Taxes advanced			3,284 76	
				<u>5,634 76</u>
				<u><u>\$4,967,341 91</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,581,665 25	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	91,383 02	
		<u>\$4,673,048 27</u>
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916....	\$15,230 50	
Expenses incurred, but unpaid:		
Surplus tax accrued	1,206 10	
		<u>16,436 60</u>
Surplus on market value.....		277,857 04
		<u><u>\$4,967,341 91</u></u>

Surplus on par value, \$403,037.79.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$250,120 52
From depositors, not including dividends credited.....	670,427 71
From interest on loans, deposits and investments.....	229,438 16
From rents from banking house.....	1,036 00

From mortgages	\$106,600 00
From redemption of stocks and bonds.....	12,307 65
From all other sources, viz.: Taxes advanced refunded.....	5,155 28
	<u>\$1,275,085 32</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$939,265 05
For loans on bonds and mortgages.....	13,450 00
For current expenses of the bank, viz.:	
For salaries	\$15,100 00
For taxes: Banking house, \$980.99; surplus, \$2,412.19.	3,393 18
For expenses, except taxes, of banking house:	
Repairs	94 97
Insurance	212 50
For other expenses, not including expenses of other real estate nor other expenses of banking house...	4,405 96
	<u>23,206 61</u>
Other payments, viz.:	
Taxes advanced	\$6,893 28
Cash differences	5 00
	<u>6,898 28</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	292,265 38
	<u>\$1,275,085 32</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	8,142
Number of accounts opened or reopened during the year.....	1,316
Number of accounts closed during the year.....	710
Amount deposited during the year, not including dividends credited for that period.....	\$670,427 71
Amount withdrawn during the year.....	939,265 05
Amount of dividends credited and paid for the year, viz.:	
June 1, 1915	\$32,248 36
December 1, 1915	91,055 95
Credited at other periods.....	721 77
	<u>184,026 08</u>
Average amount of each account January 1, 1916.....	573 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$228,678 68
Total expenses of the bank for the year 1915.....	23,219 28
Dividends paid to depositors for the year 1915.....	184,026 08
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>21,433 32</u>

58. MONROE COUNTY SAVINGS BANK, ROCHESTER

[33-35 State street; incorporated 1850]

JAMES E. BOOTH, President.

ALEX. M. LINDSAY, Vice-Pres.

RUFUS K. DRYER, Vice-President.

DAVID HOYT, Secretary.

TRUSTEES

JAMES E. BOOTH,
RUFUS K. DRYER,
ALEX. M. LINDSAY,
CYRUS F. PAINE,
HENRY A. STRONG,

THOMAS J. DEVINE,
WILLIAM B. LEE,
PHAR. V. CRITTENDEN,
EDWARD BAUSCH,
WILLIAM CARSON,

WILLIAM C. BARRY,
DAVID HOYT,
MARTIN F. BRISTOL,
JOSEPH MICHAELS,
WM. A. HUBBARD, Jr.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$17,063,355

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$50,000 00	\$68,750 00	\$55,000 00
State of New York.....	500,000 00	502,625 00	508,000 00
State of Massachusetts	350,000 00	372,250 00	323,000 00
Cities in other States.....	3,000,000 00	3,139,222 18	2,934,650 00
Cities in this State.....	1,425,000 00	1,488,837 57	1,384,330 00
Counties in this State.....	380,000 00	382,307 50	381,400 00
Towns in this State.....	57,000 00	58,870 00	57,570 00
Villages in this State.....	112,900 00	115,271 23	112,893 00
Railroad mortgage bonds ...	2,707,000 00	2,928,272 50	2,293,410 00
	<u>\$3,588,900 00</u>	<u>\$9,057,406 98</u>	<u>\$8,050,163 00</u>

Banking house and lot, book value, \$75,000; cost, \$75,000;
actual cash value.....Other real estate, book value, \$3,327.21; cost, \$3,327.21;
actual cash value.....

Cash on deposit in banks or trust companies.....

Cash on hand.....

Total of collectible interest.....

Amount of all other assets, viz.:

Insurance premiums advanced \$1,005 58
New York State barge canal judgments..... 6,600 00

\$26,856,972 00

LIABILITIES

Amount due depositors, viz.:

Principal \$24,475,302 67
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 485,677 14

24,960,979 81

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1916.... \$90,800 00
Expenses incurred, but unpaid:
City, county and State taxes..... 9,500 00
Mortgages consummated unpaid..... 16,087 85

106,187 85

Surplus on market value.....

\$26,856,972 00

Surplus on par value, \$2,328,541.63.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$942,427 31
From depositors, not including dividends credited..... 4,728,314 58
From interest on loans, deposits and investments..... 1,223,557 85
From rents from banking house..... 199 99
From rents from other real estate..... 52 77
From mortgages 632,564 77
From redemption of stocks and bonds..... 340,100 00
From real estate sold..... 5,444 31

From all other sources, viz:

Profit, real estate sold.....	\$109 02	
Rebate insurance	5 20	
Mortgages consummated unpaid	7,788 35	
		<u>\$7,902 57</u>
		<u>\$7,880,564 22</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,714,743 55	
For loans on bonds and mortgages.....	554,750 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$330,000).....	340,037 30	
For interest (other than dividend payments to depositors)...	2,214 88	
For current expenses of the bank, viz:		
For salaries	\$41,649 92	
For taxes: Banking house, \$3,925.72; surplus, \$15,488.17	19,413 89	
For expenses, except taxes, of banking house:		
Repairs	778 85	
Insurance	628 28	
Other	13,294 10	
For expenses of other real estate, viz:		
Repairs	77 29	
Insurance	1 75	
Taxes	24 32	
Other	98 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,993 18	
		<u>79,967 33</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank..... 5,780 56

Other payments, viz:

Mortgages consummated paid	\$1,241 87	
Short cash	160 05	
Insurance advanced	1,005 58	
Loss, real estate sold.....	53 35	
New York State barge canal judgments purchased....	6,600 00	
		<u>9,060 85</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day..... 1,174,009 75

\$7,880,564 22

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	38,839	
Number of accounts opened or reopened during the year.....	4,313	
Number of accounts closed during the year.....	4,839	
Amount deposited during the year, not including dividends credited for that period.....	\$4,728,314 58	
Amount withdrawn during the year.....	5,714,743 55	
Amount of dividends credited and paid for the year, viz:		
June 1, 1915	\$480,116 80	
December 1, 1915	480,913 60	
Credited at other periods.....	11,367 94	
		<u>972,398 34</u>
Average amount of each account January 1, 1916.....	642 00	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discount.....	\$1,202,934 32	
Total expenses of the bank for the year 1915.....	80,180 73	
Dividends paid to depositors for the year 1915.....	972,398 34	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	150,355 25	

59. ROCHESTER SAVINGS BANK, ROCHESTER

[47 Main street, West; incorporated 1831]

HAROLD P. BREWSTER, President. JOSIAH ANSTICE, Vice-President.
 GRANGER A. HOLLISTER, Vice-Pres. HENRY S. HANFORD, Treasurer.
 JAMES S. WATSON, Vice-President. CHARLES F. TURTON, Secretary.

TRUSTEES

GRANGER A. HOLLISTER, THOS. W. FINUCANE, J. CRAIG POWERS,
 JAMES S. WATSON, HAROLD P. BREWSTER, WM. A. E. DRESCHER,
 HIRAM W. SIBLEY, GEORGE EASTMAN, EDWARD HARRIS,
 ERICKSON PERKINS, JAMES C. CUTLER, DANIEL M. BEACH,
 JOSIAH ANSTICE, WILLIAM S. MORSE, HENRY S. HANFORD.

**FINANCIAL
RESOURCES**

Bonds and mortgages \$15,728,771 28
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$100,000 00	\$101,750 00	\$102,000 00	
State of Massachusetts	150,000 00	163,312 50	139,500 00	
Cities in other States.....	1,617,000 00	1,677,830 31	1,585,420 00	
Cities in this State.....	2,284,000 00	2,340,522 60	2,179,280 00	
Counties in this State.....	554,000 00	578,412 09	540,820 00	
Towns in this State.....	22,000 00	22,000 00	22,000 00	
Villages in this State.....	133,900 00	124,856 10	132,239 00	
School districts in this State	75,915 78	76,997 33	75,951 00	
Railroad mortgage bonds ...	5,464,000 00	5,729,559 00	4,835,330 00	
	<u>\$10,380,815 78</u>	<u>\$10,823,239 93</u>	<u>\$9,612,540 00</u>	9,612,540 00

Banking house and lot, book value, \$200,000; cost, \$449,690.46;
 actual cash value 200,000 00
 Cash on deposit in banks or trust companies..... 975,416 24
 Cash on hand 410,594 34
 Total of collectible interest 311,615 07
 Amount of all other assets, viz.:

Land contracts \$29,711 85
 Taxes and insurance advanced..... 206 40
 29,918 25
\$27,268,855 18

LIABILITIES

Amount due depositors, viz.: Principal..... \$24,889,268 96
 Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1916.... \$80,666 67
 Reserved for taxes..... 11,500 00
 92,166 67
 Surplus on market value..... 2,287,419 55
\$27,268,855 18

Surplus on par value, \$3,055,695.31.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$1,624,573 38
 From depositors, not including dividends credited..... 5,764,013 30
 From interest on loans, deposits and investments..... 1,164,300 20
 From rents from banking house..... 9,234 09
 From mortgages 708,106 75
 From redemption of stocks and bonds..... 66,418 42
 From stocks and bonds sold (total par value, \$216,000)..... 200,987 50
 From real estate sold..... 3,000 00

From all other sources, viz.:

Land contracts	\$1,929 40	
Insurance held pending rebuilding.....	1,500 00	
Insurance premiums refunded.....	568 66	
Appraisal fees collected	1,200 00	
Refunded on automobile	50 00	
		<u>\$5,248 06</u>
		<u>\$9,545,881 70</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,965,887 43
For loans on bonds and mortgages.....	2,309,309 40
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$764,700).....	753,744 85
For interest (other than dividend payments to depositors)...	8,876 51

For current expenses of the bank, viz.:

For salaries	\$56,985 54	
For taxes: Banking house, \$6,618.09; surplus, \$19,497.24	26,115 33	
For expenses, except taxes, of banking house:		
Repairs	1,320 76	
Insurance	1,394 52	
Other	9,171 63	
For expenses of other real estate, viz.:		
Taxes	26 14	
Other	23 10	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	18,238 89	
		<u>113,060 91</u>

Other payments, viz.:

Land contracts	\$1,000 00	
Cash differences and overdrafts.....	168 36	
Insurance paid mortgagor.....	7,075 00	
Insurance premium advances	748 66	
		<u>8,992 02</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	1,386,010 58
	<u>\$9,545,881 70</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	57,407
Number of accounts opened or reopened during the year.....	13,368
Number of accounts closed during the year.....	8,325
Amount deposited during the year, not including dividends credited for that period.....	\$5,764,013 30
Amount withdrawn during the year.....	4,965,887 43
Amount of dividends credited and paid for the year, viz.:	
June 1, 1915	\$448,902 36
December 1, 1915	466,123 82
Credited at other periods.....	7,655 88
	<u>921,681 06</u>
Average amount of each account January 1, 1916.....	433 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,170,026 34
Total expenses of the bank for the year 1915.....	120,290 91
Dividends paid to depositors for the year 1915.....	921,681 06
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>128,054 37</u>

MONTGOMERY COUNTY

60. AMSTERDAM SAVINGS BANK, AMSTERDAM

[11 Division street; incorporated 1886]

S. H. FRENCH, President. JAMES T. SUGDEN, Vice-President. SAMUEL WALLIN, Vice-President.	CHARLES E. FRENCH, Treasurer. THOMAS MORPHY, Secretary.
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TRUSTEES

S. H. FRENCH, BERNARD MACHOLD, THOMAS MORPHY, THOMAS MANSFIELD, SEELY CONOVER,	W. BARLOW DUNLAP, JOHN KAVANAUGH, JAMES T. SUGDEN, C. VAN BUREN, SAMUEL WALLIN,	CHARLES E. FRENCH, WILLIAM J. KLINE, NATHAN B. SMITH, ROBERT J. LINDSEY, W. C. SCHAUFLEER.
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FINANCIAL RESOURCES

Bonds and mortgages \$3,425,961
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$75,000 00	\$81,725 00	\$82,500 00
State of Utah	25,000 00	25,125 00	24,000 00
State of Wyoming	3,000 00	4,005 00	3,420 00
Cities in other States.....	11,000 00	11,458 40	10,840 00
Cities in this State.....	753,850 00	770,594 63	742,447 00
Counties in this State.....	240,095 56	242,357 56	239,395 56
Towns in this State.....	65,300 00	65,864 30	64,846 00
Villages in this State.....	258,536 71	266,755 68	253,534 03
School districts in this State	51,490 00	52,799 70	52,950 00
Railroad mortgage bonds ...	254,000 00	312,067 80	257,170 00

<u>\$1,737,272 27</u>	<u>\$1,832,753 07</u>	<u>\$1,781,152 50</u>
		1,731,152

Banking house and lot, book value, \$62,000; cost, \$104,391.65;	
actual cash value.....	62,000
Cash on deposit in banks or trust companies.....	462,501
Cash on hand.....	43,418
Total of collectible interest.....	68,471

\$5,793,505

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,227,055 10
Dividends credited or to be credited for the six months ending with December 31, 1915.....	85,495 36
	<u>\$5,312,550</u>

Surplus on market value.....	480,954
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\$5,793,505

Surplus on par value, \$487,074.57.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$529,084
From depositors, not including dividends credited.....	1,394,043
From interest on loans, deposits and investments.....	251,539
From mortgages	301,970
From redemption of stocks and bonds.....	130,548
From stocks and bonds sold (total par value, \$5,000).....	3,262

\$2,610,448

PAYMENTS

To depositors, including dividends paid to them.....	\$1,569,112 18
For loans on bonds and mortgages.....	415,347 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$91,595.56).....	95,537 56
For interest (other than dividend payments to depositors)...	1,006 46
For current expenses of the bank, viz.:	
For salaries	\$12,150 00
For taxes: Banking house, \$965.25; surplus, \$4,310.80; on mortgages, \$1,086.30	6,362 35
For expenses, except taxes, of banking house:	
Insurance	62 50
For other expenses not including expenses of other real estate nor other expenses of banking house...	4,858 25
	23,433 10
Other payments, viz.: Profit and loss.....	91 92
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	505,920 37
	<u>\$2,610,448 50</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	14,739
Number of accounts opened or reopened during the year.....	1,995
Number of accounts closed during the year.....	1,746
Amount deposited during the year, not including dividends credited for that period.....	\$1,394,043 35
Amount withdrawn during the year.....	1,569,112 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$84,953 77
January 1, 1916	85,496 36
	170,449 13
Average amount of each account January 1, 1916.....	360 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$248,462 45
Total expenses of the bank for the year 1915.....	23,433 10
Dividends paid to depositors for the year 1915.....	170,449 13
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	54,580 22

NASSAU COUNTY

61. ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN

[Incorporated 1875]

THOMAS MOTT, President. FREDERICK E. WILLITS, Treasurer.
HENRY W. EASTMAN, Vice-President. CHARLES E. CONKLIN, Secretary.
JOHN C. BAKER, Vice-President.

TRUSTEES

HENRY W. M. EASTMAN, THOMAS MOTT, JOSEPH H. BOGART, GEORGE P. TITUS, FRED'K E. WILLITS, THOS. W. ALBERTSON, FREDERICK C. HICKS, DANIEL J. HEDGEMAN,	S. M. POWELL, JOTHAN POST, S. T. RUSHMORE, WILLIAM W. COCKS, J. CLIFTON MONFORT, RICHARD DOWNING, WILLIAM WITTE, GEORGE W. EASTMAN, JOHN C. BAKER.	DANIEL UNDERHILL, JOHN A. ALBERTSON, DANIEL S. WOOLLEY, EUGENE W. DENTON, CHARLES E. CONKLIN, ALFRED V. FRASER, JAMES WILLITS, GEORGE S. EMORY,
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FINANCIAL RESOURCES

Bonds and mortgages..... \$1,456,875 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$20,000 00	\$21,450 00	\$22,400 00	
Cities in other States.....	94,000 00	97,032 75	95,440 00	
Cities in this State.....	115,500 00	121,752 75	116,100 00	
Counties in this State.....	10,000 00	10,296 84	10,600 00	
Towns in this State.....	11,000 00	12,100 00	11,575 00	
Villages in this State.....	8,000 00	8,280 00	8,080 00	
School districts in this State	98,200 00	98,489 67	98,863 50	
Railroad mortgage bonds ...	358,000 00	367,706 25	334,257 50	
	<u>\$714,700 00</u>	<u>\$737,108 26</u>	<u>\$697,096 00</u>	697 096 00
Banking house and lot, book value, \$25,000; cost, \$36,514.17; actual cash value				25,000 00
Other real estate, book value, \$14,715.25; cost, \$14,907.57; actual cash value				14,907 57
Cash on deposit in banks or trust companies.....				122,483 15
Cash on hand				317 62
Total of collectible interest.....				28,780 81
Amount of all other assets, viz.:				
Taxes advanced			\$1,145 10	
Insurance premiums advanced.....			119 32	
			<u>1,264 42</u>	
			<u>\$2,346,724 57</u>	

LIABILITIES

Amount due depositors, viz.:	
Principal	\$2,108,841 88
Dividends credited or to be credited for the six months ending with December 31, 1915.....	39,497 46
	<u>\$2,148,339 34</u>
Surplus on market value.....	198,385 23
	<u>\$2,346,724 57</u>
Surplus on par value, \$215,989.23.	

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$113,475 46
From depositors, not including dividends credited.....	476,718 07
From interest on loans, deposits and investments.....	110,898 53
From rents from banking house.....	1,717 00
From rents from other real estate.....	375 00
From mortgages	39,300 00
From redemption of stocks and bonds.....	9,600 00
From real estate sold	2,575 00

NASSAU COUNTY

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From all other sources, viz.:

Bid on school bonds returned.....	\$600 00	
Satisfaction piece	5 70	
Appraisal fees	487 50	
Protest fees	1 55	
Assignment fees	3 50	
Tax search refund	9 50	
Overpayment interest	81	
		<u>\$1,108 56</u>

\$755,767 62

PAYMENTS

To depositors, including dividends paid to them.....	\$431,648 27
For loans on bonds and mortgages.....	124,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$60,000).....	56,895 00
For interest (other than dividend payments to depositors)...	321 58

For current expenses of the bank, viz.:

For salaries	\$7,624 95	
For taxes: Banking house, \$532.22; surplus, \$1,699.41; on mortgages, \$240	2,571 63	
For expenses, except taxes, of banking house:		
Repairs	372 84	
Insurance	112 50	
For expenses of other real estate, viz.:		
Repairs	2,292 59	
Insurance	56 56	
Taxes	251 05	
Other	155 55	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,730 14	
		<u>15,168 42</u>

Other payments, viz.:

Fees: appraisal fees, \$487.50; protest fees, \$1.55; assignment, \$3.50	\$492 55	
Satisfaction piece	5 70	
Insurance premiums advanced.....	119 32	
Overpayment of interest.....	81	
Taxes advanced	1,140 20	
Cash shortage and repayment to correct error.....	25 00	
Bid on bonds.....	3,100 00	
		<u>4,883 58</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	122,800 77
	<u>\$755,767 62</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	4,234
Number of accounts opened or reopened during the year.....	518
Number of accounts closed during the year.....	331
Amount deposited during the year, not including dividends credited for that period.....	\$476,718 07
Amount withdrawn during the year.....	431,648 27
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$38,423 37
January 1, 1916	29,497 46
Credited at other periods.....	2 00
	<u>77,922 83</u>
Average amount of each account January 1, 1916.....	498 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$113,695 59
Total expenses of the bank for the year 1915.....	15,168 42
Dividends paid to depositors for the year 1915.....	77,920 83
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>20,606 34</u>

NEW YORK COUNTY

62. AMERICAN SAVINGS BANK, NEW YORK CITY

[115 West 42d street; incorporated 1882]

WILLIAM M. CAMPBELL, President.
JAMES F. FARGO, Vice-President.
L. DUNCAN BULKLEY, Vice-Pres.

WILLIAM M. HAZELTON, Treasurer.
DAVID ORR, Secretary.

TRUSTEES

VINCENT PISEK,
JAMES F. FARGO,
L. DUNCAN BULKLEY,
DAVID ORR,
WILLIAM C. STORY,
WM. M. CAMPBELL.

JOHN V. IRWIN,
HENRY R. SUTPHEN,
FRED. MATHESIUS, Jr.,
HENRY B. BRITTON,
FRED. M. JOHNSON,

CHAS. O. KIMBALL,
CARL L. VIETOR,
HICKS A. WEATHERBEE,
JOHN R. CHRISTIE,
MICHAEL I. PUPIN,
WARREN THORPE.

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,687,965 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$67,000 00	\$68,994 35	\$68,070 00
Cities in this State.....	200,000 00	209,116 10	200,800 00
Towns in this State.....	30,000 00	35,965 00	33,200 00
Villages in this State.....	123,000 00	126,067 63	121,050 00
School districts in this State	25,000 00	26,729 80	24,905 00
Railroad mortgage bonds....	600,000 00	596,134 80	508,950 00
	<u>\$1,045,000 00</u>	<u>\$1,060,997 68</u>	<u>\$949,875 00</u>

949,875 00

Banking house and lot, book value, \$15,642.26; cost, \$34,721.-

64; actual cash value..... 34,721 64

Other real estate, book value, \$157,643.46; cost, \$158,325.33;
actual cash value.....

157,472 78

Cash on deposit in banks or trust companies..... 232,428 03

Cash on hand..... 3,668 77

Total of collectible interest..... 37,024 81

Amount of all other assets, viz.: Suspense account..... 17 25

\$3,103,173 28

LIABILITIES

Amount due depositors, viz.:

Principal \$2,983,142 25
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 47,850 59

\$3,030,992 84

Other liabilities, viz.: Expenses incurred, but unpaid, accrued
rent

1,166 66

Surplus on market value..... 71,013 78

\$3,103,173 28

Surplus on par value, \$166,138.78.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$246,183 90
From depositors, not including dividends credited.....	972,378 73
From interest on loans, deposits and investments.....	133,535 40
From rents from banking house.....	2,313 30
From rents from other real estate.....	9,530 30

From mortgages	\$92,150 00
From redemption of stocks and bonds	7,500 00
From stocks and bonds sold (total par value, \$112,900)	108,294 63
From real estate sold	19,725 00
From all other sources, viz.:	
Land contract	\$500 00
Suspense account	6,720 84
	<hr/> 7,220 84

\$1,598,832 19

PAYMENTS

To depositors, including dividends paid to them	\$1,077,438 04
For loans on bonds and mortgages	81,900 00
For stocks, and bonds purchased, including premiums, commissions, etc. (total par value, \$125,000)	119,472 50
For interest (other than dividend payments to depositors) ..	1,134 73
For current expenses of the bank, viz.:	
For salaries	\$11,730 50
For taxes: Banking house, \$43.48; surplus, \$33.26	131 74
For expenses, except taxes, of banking house:	
Repairs	311 68
Insurance	74 21
Other	534 00
For rent of banking rooms	7,000 00
For expenses of other real estate, viz.:	
Repairs	1,097 91
Insurance	316 11
Taxes	2,564 33
Other	960 58
For other expenses, not including expenses of other real estate nor other expenses of banking house...	8,137 64
	<hr/> 27,848 69
For real estate acquired by foreclosure, or in settlement of debts due the bank	49,017 93
Other payments, viz.: Suspense account	5,923 50
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	236,096 80
	<hr/> \$1,598,832 19

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	8,685
Number of accounts opened or reopened during the year	1,425
Number of accounts closed during the year	1,286
Amount deposited during the year, not including dividends credited for that period	\$972,378 73
Amount withdrawn during the year	1,077,438 04
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$48,327 52
January 1, 1916	47,860 59
	<hr/> 96,178 11
Average amount of each account January 1, 1916	348 99
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$142,670 22
Total expenses of the bank for the year 1915	34,756 44
Interest paid to depositors for the year 1915	96,178 11
Net earnings for the year 1915 over expenses and interest paid to depositors	11,735 67

63. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK

[290 Fourth avenue; incorporated 1819]

WALTER TRIMBLE, President.
 FREDERIC W. STEVENS, Vice-Pres.
 CHARLES S. BROWN, Vice-Pres.

ADRIAN ISELIN, Jr., Vice-Pres.
 JAMES KNOWLES, Comptroller.
 LEWIS B. GAWTRY, Secretary.

TRUSTEES

WALTER TRIMBLE,
 FREDERIC W. STEVENS,
 CHARLES S. BROWN,
 ADRIAN ISELIN, Jr.,
 LEWIS B. GAWTRY,
 CHAS. A. SHERMAN,
 HENRY W. DE FOREST,
 W. IRVING CLARK,
 WILLIAM J. RIKER,

WM. W. APPLETON,
 THOMAS DIMOND,
 ROBERT BACON,
 HENRY R. HOYT,
 AUGUST BELMONT,
 CHARLES H. TWEED,
 WILLIAM SLOANE,
 JAMES KNOWLES,
 THOMAS DENNY,

JOHN E. COWDIN,
 JAMES S. ALEXANDER,
 NICHOLAS BIDDLE,
 GEORGE F. BAKER, Jr.,
 OTTO M. EIDLITZ,
 GEO. E. ROOSEVELT,
 THATCHER M. BROWN,
 LEWIS C. LEDYARD, Jr.,
 JULIAN L. PEABODY.

FINANCIAL
RESOURCES

Bonds and mortgages\$48,654,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$2,605,000 00	\$2,581,422 50	\$2,500,950 00	
State of Maryland	830,000 00	786,404 18	794,900 00	
Cities in other States.....	5,267,600 00	5,524,740 18	5,015,088 00	
Cities in this State.....	15,327,300 00	15,322,641 37	14,809,154 00	
Counties in this State.....	500,000 00	539,588 70	535,000 00	
Railroad mortgage bonds ...	25,043,000 00	25,262,835 40	20,964,070 00	
	<u>\$49,472,900 00</u>	<u>\$50,617,632 29</u>	<u>\$44,409,162 00</u>	44,409,162 00
Banking house and lot, book value, \$400,000; cost, \$751,301.06; actual cash value				400,000 00
Other real estate, book value, \$977,038.64; cost, \$987,866.04 actual cash value				977,038 64
Cash on deposit in banks or trust companies.....				3,309,398 12
Cash on hand				785,409 88
Total of collectible interest.....				1,153,170 36
Amount of all other assets, viz.: New York State barge canal judgments				14,773 02
				<u>\$99,703,552 02</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$90,873,530 18	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	1,529,069 97	
	<u>\$92,402,600 10</u>	
Surplus on market value.....		7,300,951 92
		<u>\$99,703,552 02</u>

Surplus on par value, \$12,364,689.92.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$3,400,608 98
From depositors, not including dividends credited.....	14,158,392 56
From interest on loans, deposits and investments.....	4,109,913 50
From rents from other real estate.....	29,639 03
From mortgages	1,633,350 00
From redemption of stocks and bonds.....	474,000 00
From stocks and bonds sold (total par value, \$1,000,000)....	940,823 35

From all other sources, viz.:

Fire insurance loss	\$528 00	
Rebate insurance premium	13 97	
Gain at counter	32 00	
		<u>\$573 97</u>
		<u>\$24,747,301 39</u>

PAYMENTS

To depositors, including dividends paid to them	\$17,940,465 29	
For loans on bonds and mortgages	1,422,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$875,000)	902,468 47	
For interest (other than dividend payments to depositors) ...	6,095 98	
For current expenses of the bank, viz.:		
For salaries	\$108,676 34	
For taxes: Banking house, \$13,688.65; surplus, \$35,326.14	49,014 79	
For expenses, except taxes, of banking house:		
Repairs	163 05	
Insurance	92 00	
For expenses of other real estate, viz.:		
Repairs	6,211 84	
Insurance	68 97	
Taxes	18,354 18	
Other	972 63	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	23,860 17	
		<u>207,412 97</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	159,249 66	
Other payments, viz.:		
New York State barge canal judgments	\$14,773 02	
Gain at counter	28 00	
		<u>14,801 02</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	4,094,808 00	
		<u>\$24,747,301 39</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	146,065	
Number of accounts opened or reopened during the year	15,385	
Number of accounts closed during the year	17,418	
Amount deposited during the year, not including dividends credited for that period	\$14,158,392 56	
Amount withdrawn during the year	17,940,465 29	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$1,537,780 10	
January 1, 1916	1,539,069 97	
		<u>3,066,800 07</u>
Average amount of each account January 1, 1916	632 61	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	3½	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$4,007,289 82	
Total expenses of the bank for the year 1915	207,412 97	
Dividends paid to depositors for the year 1915	3,066,800 07	
Net earnings for the year 1915 over expenses and dividends paid to depositors	733,076 78	

64. THE BOWERY SAVINGS BANK, NEW YORK CITY

[128-30 Bowery; incorporated 1834]

HENRY A. SCHENCK, President.
WM. H. SPACKMAN, Vice-President.
WILLIAM A. NASH, Vice-President.

JOSEPH G. LIDDLE, Secretary.
PERCY G. DELAMATER, Asst. Secy.
WILLIAM E. KNOX, Comptroller.

TRUSTEES

HENRY A. SCHENCK,
WM. M. SPACKMAN,
WM. A. NASH,
JOHN J. SINCLAIR,
GEO. H. ROBINSON,
GEORGE JEREMIAH,
HENRY C. BERLIN,
CHARLES E. BIGELOW,

THOMAS B. KENT,
WILLIAM C. WOOD,
I. W. DRUMMOND,
H. B. DOMINICK,
C. LAWRENCE PERKINS,
ROBERT M. GALLAWAY,
MARK M. MACLAY,
FRANCIS S. BANGS,
LEWIS L. CLARKE,

RICHARD M. HOE,
GEORGE MCNEIR,
CHARLES H. TENNEY,
HOBART J. PARK,
W. HULL WICKHAM,
STEPHEN BAKER,
ARTHUR L. LESHER,
S. W. FAIRCHILD,

FINANCIAL
RESOURCES

Bonds and mortgages.....\$62,143,265 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$374,000 00	\$397,210 00	\$395,250 00	
State of Massachusetts.....	1,215,000 00	1,277,853 80	1,121,970 80	
State of Rhode Island.....	50,000 00	54,562 50	49,500 00	
Cities in other States.....	7,023,500 00	7,558,549 47	6,835,150 00	
Cities in this State.....	9,630,049 43	10,037,587 68	9,208,220 94	
Railroad mortgage bonds.....	26,850,000 00	29,920,120 77	26,534,240 00	
	<u>\$45,647,549 43</u>	<u>\$49,745,889 22</u>	<u>\$43,613,340 94</u>	43,613,340 94

Banking house and lot, book value, \$200,000; cost, \$796,080.91; actual cash value.....200,000 00

Other real estate, book value, \$448,735.22; cost, \$486,950.34; actual cash value.....448,735 22

Cash on deposit in banks or trust companies.....6,127,158 27

Cash on hand.....990,160 61

Total of collectible interest.....1,721,751 96

Amount of all other assets, viz.:

New York State barge canal judgments.....	\$4,127 75
Taxes advanced.....	45,978 65
Rents accrued.....	763 67
	<u>50,860 07</u>

LIABILITIES

\$115,295,272 07

Amount of all other assets, viz.:

Principal.....	\$101,135,376 83
Dividends credited or to be credited for the six months ending with December 31, 1915.....	1,688,091 07
	<u>\$102,823,467 89</u>

Other liabilities, viz.: Deposit to bind contract of sale.....500 00

Surplus on market value.....12,472,804 18

Surplus on par value, \$14,507,012.87.....\$115,295,272 07

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$8,262,947 30
From depositors, not including dividends credited.....	20,093,069 71
From interest on loans, deposits and investments.....	4,841,191 76
From rents from other real estate.....	28,547 38
From mortgages.....	2,320,378 00
From redemption of stocks and bonds.....	1,763,250 00
From stocks and bonds sold (total par value, \$500,000).....	432,292 00
From real estate sold.....	183,000 00
From all other sources, viz.:	

Satisfaction of mortgages.....	\$138 00
Notarial fees.....	67 25
Public telephone.....	13 07
Profit and loss to adjust overdraft account.....	50 00
Receiver in foreclosure proceedings.....	6,340 50
Adjustment of price of bonds purchased.....	164.64
Adjustment of price of real estate.....	781 41
Taxes advanced refunded.....	18,000 00

Profit and loss to adjust claim on account.....	\$905 13	
Deposit to bind contract.....	500 00	
		\$26,359 90
		<u>\$37,960,056 05</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$22,895,896 19	
For loans on bonds and mortgages.....	3,164,250 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,608,500).....	3,824,365 72	
For interest (other than dividend payments to depositors)...	55,656 00	
For current expenses of the bank, viz.:		
For salaries	\$120,315 00	
For taxes: Banking house, \$6,479.00; surplus, \$36,094.31	202,509 31	
For expenses, except taxes, of banking house:		
Repairs	1,349 63	
Other	15,242 84	
For expenses of other real estate, viz.:		
Repairs	6,562 92	
Insurance	1,719 12	
Taxes	8,527 76	
Other	7,903 79	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	40,005 00	
		304,129 39
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	528,179 78	
Other payments, viz.:		
Teller's deficits	\$85 00	
Taxes advanced	65,304 12	
Adjustment of overdraft account	50 00	
New York State barge canal judgments purchased...	4,127 76	
Foreclosure expenses	498 09	
Adjustment of claim.....	305 13	
		70,270 09
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	7,117,318 88	
		<u>\$37,960,056 05</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	142,586	
Number of accounts opened or reopened during the year....	21,974	
Number of accounts closed during the year.....	20,933	
Amount deposited during the year, not including dividends credited for that period.....	\$20,093,089 71	
Amount withdrawn during the year.....	22,895,896 19	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$1,683,397 85	
January 1, 1916	1,686,091 07	
		3,369,488 92
Average amount of each account January 1, 1916.....	721 12	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3	
Total amount of such accounts.....	\$10,883 34	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 1/4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3 1/4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$4,702,300 72	
Total expenses of the bank for the year 1915.....	304,129 39	
Dividends paid to depositors for the year 1915.....	3,369,488 92	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	1,028,682 41	

65. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY

[5-7 Park place; incorporated 1861]

HORACE F. HUTCHINSON, President. EUGENE BRITTON, Treasurer.
J. A. GEISSENHAINER, Vice-Pres. WILLIAM H. ROSE, Secretary.
RICHARD B. KELLY, Vice-Pres.

TRUSTEES

J. A. GEISSENHAINER, RICHARD B. KELLY, SAMUEL S. BLOOD,
H. F. HUTCHINSON, REMSEN JOHNSON, HENRY A. HOWARTH,
EUGENE BRITTON, EDWARD TOWNSEND, WILLIAM H. ROSE,
H. MORTIMER BRUSH, FREDERICK W. HUNTER, A. B. WESTERVELT,
OSCAR T. MACKAY, CHARLES A. FRANK, EDWARD E. WATTS.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$8,885,950 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$50,000 00	\$51,437 50	\$51,000 00	
State of Missouri	296,000 00	291,154 75	294,600 00	
State of Maryland	100,000 00	99,875 00	100,000 00	
Cities in other States.....	200,000 00	222,328 00	196,000 00	
Cities in this State.....	439,800 00	449,075 96	439,820 00	
Counties in this State.....	300,000 00	300,000 00	291,000 00	
Villages in this State.....	12,000 00	12,055 10	12,000 00	
Railroad mortgage bonds	1,923,000 00	2,108,643 07	1,854,060 00	
	<u>\$3,325,800 00</u>	<u>\$3,529,569 38</u>	<u>\$3,238,480 00</u>	3,238,480 00
Loans upon pledge of securities.....				10,000 00
Banking house and lot, book value, \$270,000; cost, \$271,261.83; actual cash value				270,000 00
Other real estate, book value, \$583,525; cost, \$601,306.96; actual cash value				583,525 00
Cash on deposit in banks or trust companies.....				1,097,588 17
Cash on hand				184,689 35
Total of collectible interest.....				146,514 70
				<u>\$14,416,747 22</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$13,526,635 39
Dividends credited or to be credited for the six months ending with December 31, 1915.....	257,337 87
	<u>\$13,782,973 26</u>
Surplus on market value	633,773 96
	<u>\$14,416,747 22</u>

Surplus on par value, \$721,093.96.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$934,520 03
From depositors, not including dividends credited.....	2,821,233 07
From interest on loans, deposits and investments.....	628,132 85
From rents from other real estate.....	1,254 37
From mortgages	685,900 00
From redemption of stocks and bonds.....	748,000 00
From loans paid	3,000 00
From real estate sold.....	163,735 34
From all other sources, viz.: Deficiency judgment.....	1,932 08
	<u>\$5,987,707 74</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,946,124 82
For loans on bonds and mortgages.....	1,057,500 00
For loans on stocks and bonds and other securities.....	3,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$201,000).....	208,005 24
For interest (other than dividend payments to depositors)..<	2,881 79
For current expenses of the bank, viz.:	
For salaries	\$34,245 00
For taxes: Banking house, \$3,415.20; surplus, \$5,251.12	8,666 32
For expenses, except taxes, of banking house:	
Repairs	463 64
Other	62 50
For expenses of other real estate, viz.:	
Repairs	37 50
Insurance	23 50
Taxes	3,772 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,199 53
	52,468 99
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	435,449 38
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	1,282,277 52
	<u>\$5,987,707 74</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	15,373
Number of accounts opened or reopened during the year.....	2,098
Number of accounts closed during the year.....	1,897
Amount deposited during the year, not including dividends credited for that period.....	\$2,821,233 07
Amount withdrawn during the year.....	2,946,124 82
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$358,778 14
January 1, 1916	257,337 87
	511,111 01
Average amount of each account January 1, 1916.....	896 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$616,219 76
Total expenses of the bank for the year 1915.....	52,983 16
Dividends paid to depositors for the year 1915.....	511,111 01
Net earnings for the year 1915 over expenses and dividends paid to depositors	52,125 59

66. 'CITIZENS' SAVINGS BANK, NEW YORK CITY

[56-58 Bowery; incorporated 1863]

HENRY HASLER, President.
 CHARLES H. CLARK, Vice-Pres.
 CHARLES H. SMITH, Vice-Pres.

HENRY SAYLER, Secretary.
 EMIL A. HUBER, Asst. Secretary.

TRUSTEES

CHAS. H. STEINWAY
 HENRY HASLER
 CHARLES GULDEN
 PERCIVAL KUHNÉ
 JAMES ROWLAND
 ARTHUR W. WATSON
 JOHN C. JUHRING

JOHN M. FUCHS
 DAVID C. TOWNSEND
 FRED'K W. WURSTER
 CHARLES H. SMITH
 JOHN A. BEALL
 CHARLES H. CLARKE
 EDWARD H. TITUS

BARAK G. COLES
 RICHARD A. BACHIA
 JULIUS DE LONG
 JOHN L. DUDLEY
 HENRY SAYLER
 WARNER D. ORVIS
 WILLIAM H. SCHMIDT

FINANCIAL
RESOURCES

Bonds and mortgages..... \$8,928,400 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York	\$900,000 00	\$983,151 90	\$938,000 00	
State of Massachusetts	1,000,000 00	1,122,117 00	928,000 00	
State of Colorado	21,000 00	21,000 00	16,173 00	
Cities in other States.....	2,060,000 00	2,363,682 50	2,013,575 00	
Cities in this State.....	3,123,000 00	3,372,250 20	3,028,765 00	
Counties in this State.....	280,000 00	321,435 00	278,700 00	
	<u>\$7,374,000 00</u>	<u>\$8,062,646 00</u>	<u>\$7,196,510 00</u>	7,196,510 00

Banking house and lot, book value, \$125,000; cost, 276,208.16;
 actual cash value..... 125,000 00
 Other real estate, book value, \$24,569.46; cost, \$24,569.46;
 actual cash value..... 22,568 03
 Cash on deposit in banks or trust companies..... 1,775,590 32
 Cash on hand..... 282,616 42
 Total of collectible interest..... 173,061 67
\$18,483,746 44

LIABILITIES

Amount due depositors, viz.:
 Principal.....\$14,045,723 59
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 266,608 18
\$16,312,336 77
 Surplus on market value..... 2,171,409 67
\$18,483,746 44

Surplus on par value, \$2,348,899.67.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$1,713,637 59
 From depositors, not including dividends credited..... 3,295,691 76
 From interest on loans, deposits and investments..... 747,885 50
 From rents from banking house..... 7,136 43
 From rents from other real estate..... 127 70
 From mortgages..... 71,000 00
 From redemption of stocks and bonds..... 72,000 00
 From stocks and bonds sold (total par value, \$200,000).... 200,500 00
 Amount of all other assets, viz.:

Deficiency judgment.....\$150 00
 Real estate account-rents received during foreclosure..... 170 95
320 95
\$6,108,299 93

PAYMENTS

To depositors, including dividends paid to them.....	\$3,903,813 63
For current expenses of the bank, viz.:	
For salaries	\$52,250 00
For taxes: Banking house, \$3,193.78; surplus, \$20,286.10	23,479 88
For expenses, except taxes, of banking house:	
Repairs	169 70
Insurance	2,244 81
Other	75 00
For expenses of other real estate, viz.:	
Repairs	47 37
Insurance	10 00
Taxes	177 65
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,699 89
	<hr/>
	89,153 80
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	24,890 41
Other payments, viz.: Addition to banking house and lot....	52,235 35
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	2,038,206 74
	<hr/>
	\$6,108,299 93

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	27,128
Number of accounts opened or reopened during the year.....	3,007
Number of accounts closed during the year.....	2,897
Amount deposited during the year, not including dividends credited for that period.....	\$3,295,691 76
Amount withdrawn during the year.....	3,903,813 63
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$286,715 55
January 1, 1916	286,608 18
	<hr/>
	533,318 73
Average amount of each account January 1, 1916.....	601 31
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$7,039 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$737,880 60
Total expenses of the bank for the year 1915.....	89,153 80
Dividends paid to depositors for the year 1915.....	533,318 73
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	115,408 07

67. COMMONWEALTH SAVINGS BANK, NEW YORK CITY

[2007 Amsterdam avenue; incorporated 1910]

JOHN H. BOSCHEN, President.
JOHN A. MURRAY, Vice-Pres.LOUIS K. UNGRICH, Vice-Pres.
CHARLES S. GAUBERT, Secretary.**TRUSTEES**HERMAN W. BEYER,
JOHN H. BOSCHEN,
JOHN F. COWAN,
JOHN R. DAVIES,
FRANK B. FRENCH,
SIGMUND WECHSLER,
CHARLES S. GAUBERT,
PHILIP HANO,VALENTINE J. HAHN,
HENRY O. HEUER,
CORNELIUS HUTH,
GEORGE H. HYDE,
THOMAS F. MCAVOY,
JOHN A. MURRAY,
CHRISTIAN SCHIERLOH,
WM. F. SCHNEIDER,
GUSTAV SCHOLER.DONALD G. SINCLAIR,
RICHARD H. SMITH,
LOUIS K. UNGRICH,
MARTIN WALLACE,
BURTON J. WILKE,
WILLIAM S. BENNETT,
OTTO H. SCHLOBOHM,
FRANK P. SCHIMPF,**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$486,300 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California	\$10,000 00	\$9,706 20	\$9,700 00
Cities in other States.....	25,000 00	25,659 02	25,100 00
Cities in this State.....	113,000 00	110,424 30	111,070 00
School districts in this State	4,600 00	4,894 09	4,836 00
Railroad mortgage bonds ...	54,000 00	50,644 12	47,580 00

	<u>\$206,600 00</u>	<u>\$201,327 73</u>	<u>\$198,286 00</u>
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198,286 00

Other real estate, book value, \$19,547.31; cost, \$19,547.31;
actual cash value

19,547 31

Cash on deposit in banks or trust companies.....

90,156 30

Cash on hand

5,450 29

Total of collectible interest.....

12,282 30

Amount of all other assets, viz.: Furniture and fixtures.....

1,400 00

\$813,422 20**LIABILITIES**

Amount due depositors, viz.:

Principal	\$783,532 84
Dividends credited or to be credited for the six months ending with December 31, 1915.....	13,294 42

\$796,827 26

Surplus on market value.....

16,594 94

\$813,422 20

Surplus on par value, \$24,908.94.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$70,030 92
From depositors, not including dividends credited.....	457,701 73
From interest on loans, deposits and investments.....	33,205 88
From mortgages	46,750 00
From redemption of stocks and bonds.....	3,000 00
From all other sources, viz.:	
Insurance premiums advanced, refunded.....	\$80 00
Contributions by trustees	150 00
	<u>230 00</u>
	<u>\$610,918 53</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$319,837 77
For loans on bonds and mortgages.....	139,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$33,000).....	30,091 84
For interest (other than dividend payments to depositors)....	357 31
For current expenses of the bank, viz.:	
For salaries	\$4,110 01
For expenses, except taxes, of banking house: Insurance	42 77
For rent of banking rooms.....	1,200 00
For expenses of other real estate, viz.: Taxes.....	223 10
For other expenses, not including expenses of other real estate nor other expenses of banking house..	821 83
	<hr/>
	6,397 71
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	19,547 31
Other payments, viz.: Insurance premiums advanced.....	80 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	95,606 59
	<hr/>
	\$610,918 53

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	4,601
Number of accounts opened or reopened during the year....	1,577
Number of accounts closed during the year.....	935
Amount deposited during the year, not including dividends credited for that period.....	\$457,701 73
Amount withdrawn during the year.....	319,837 77
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$12,135 57
January 1, 1916	13,294 42
	<hr/>
	25,429 99
Average amount of each account January 1, 1916.....	173 19
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$34,333 77
Total expenses of the bank for the year 1915.....	6,158 69
Dividends paid to depositors for the year 1915.....	25,429 99
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	2,745 09

68. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY

[341 Bowery; incorporated 1848]

ANDREW MILLS, President.
WM. F. PATTERSON, Vice-President.
BENJ. D^{nr}F. CURTISS, Vice-Pres.

SAMUEL WEBSTER, Secretary.
FREDERICK SHERWOOD, Asst. Secy.

TRUSTEES

DAVID J. TAFF,
ANDREW MILLS,
FREDERICK ZITTEL,
JOHN A. TACKABERRY,
WILLIAM S. GRAY,

BENJ. D^{nr}F. CURTISS,
W. M. BENNETT,
WALTER E. FREW,
WM. H. REMICK,

LORENZO DANIELS,
WM. F. PATTERSON,
AUGUSTUS H. TENNIS,
GEORGE B. HODGMAN,
RICHARD T. DAVIES.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$27,985,500 00
Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of New York	\$200,000 00	\$201,000 00	\$204,000 00
State of Maryland	100,000 00	94,524 36	95,000 00
State of California	100,000 00	96,623 20	97,000 00
State of Tennessee	250,000 00	257,740 23	261,500 00
State of Massachusetts	900,000 00	980,557 50	939,000 00
Cities in other States.....	3,948,000 00	4,212,067 01	3,936,620 00
Cities in this State.....	4,868,928 94	4,996,778 81	4,732,043 70
Counties in this State.....	200,000 00	217,720 00	200,000 00
Railroad mortgage bonds ...	6,930,000 00	7,504,410 13	6,620,420 00
	<u>\$17,496,928 94</u>	<u>\$18,561,361 24</u>	<u>\$16,985,583 70</u>

16,985,583 70

Banking house and lot, book value, \$150,000; cost, \$568,571.31;
actual cash value.....

150,000 00

Other real estate, book value, \$14,936.53; cost, \$14,936.53;
actual cash value.....

14,936 53

Cash on deposit in banks or trust companies.....

2,678,509 20

Cash on hand.....

734,786 50

Total of collectible interest.....

778,019 22

\$49,327,335 15

LIABILITIES

Amount due depositors, viz.:

Principal.....\$44,509,911 01
Dividends credited or to be credited for the six
months ending with December 31, 1915.....

722,006 48

\$45,231,917 49

Surplus on market value.....

4,095,417 71

Surplus on par value, \$4,606,762.95.

\$49,327,335 15

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$3,369,321 33
From depositors, not including dividends credited..... 11,505,443 83
From interest on loans, deposits and investments..... 2,047,462 87
From rents from other real estate..... 1,610 50
From mortgages..... 817,300 00
From redemption of stocks and bonds..... 769,250 00
From stocks and bonds sold (total par value, \$361,000)..... 350,961 40
From real estate sold..... 18,000 00
From all other sources, viz.:

Sale of waste paper..... \$22 89
Adjustment of insurance premiums..... 59 52

82 41

\$18,879,432 34

PAYMENTS

To depositors, including dividends paid to them.....	\$10,579,162 64
For loans on bonds and mortgages.....	2,702,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,910,650).....	2,017,603 97
For interest (other than dividend payments to depositors)....	19,351 23
For current expenses of the bank, viz.:	
For salaries.....	\$74,592 53
For taxes: Banking house, \$3,792.38; surplus, \$34,358.23	\$38,150 61
For expenses, except taxes, of banking house:	
Repairs.....	74 66
Insurance.....	490 00
For expenses of other real estate, viz.:	
Repairs.....	238 00
Insurance.....	40 00
Taxes.....	439 29
For other expenses, not including expenses of other real estate nor other expenses of banking house..	15,967 78
	130,032 86
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	17,685 94
Other payments, viz.: Forged draft.....	300 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	3,413,295 70
	<u>\$18,879,432 34</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	79,200
Number of accounts opened or reopened during the year.....	17,982
Number of accounts closed during the year.....	13,935
Amount deposited during the year, not including dividends credited for that period.....	\$11,505,443 83
Amount withdrawn during the year.....	10,579,162 64
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$704,387 83
January 1, 1916.....	722,006 43
	1,426,394 26
Average amount of each account January 1, 1916.....	571 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$2,025,876 78
Total expenses of the bank for the year 1915.....	130,032 86
Dividends paid to depositors for the year 1915.....	1,426,394 26
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	469,449 66

69. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY

[291-295 Broadway; incorporated 1848]

DICK S. RAMSAY, President.

GEORGE ABEEL, Vice-Pres.

CHARLES F. BASSETT, Vice-Pres.

CHARLES A. WHITNEY, Secretary.

TRUSTEES

HENRY T. NICHOLS,
GEORGE ABEEL,
DICK S. RAMSAY,
WARREN C. BARBER,
RICHARD YOUNG,
J. WORRALL ARTHUR,
WILLIAM C. SMITH,

DANIEL W. WHITMORE,
CHAS. A. O'DONOHUE,
CHARLES F. BASSETT,
WILLIAM C. TABER,
JULIAN D. FAIRCHILD,
WILLIAM COVERLY,
EVERSLY CHILDS,

JAMES B. CLEWS,
J. FRED. PIERSON,
JULIAN P. FAIRCHILD,
RICHARD YOUNG, Jr.,
DARWIN R. JAMES, Jr.,
JAMES A. SMITH,
CHARLES A. PERKINS.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$17,826,255 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$500,000 00	\$513,150 00	\$495,000 00
State of Massachusetts	1,250,000 00	1,328,505 15	1,170,100 00
Cities in other States.....	3,428,000 00	3,558,011 44	3,404,020 00
Cities in this State.....	6,689,500 00	6,638,545 18	6,404,265 00
Counties in this State.....	290,000 00	310,945 00	287,000 00
Towns in this State.....	36,000 00	36,574 92	37,440 00
Railroad mortgage bonds ...	2,032,000 00	2,052,295 50	1,730,010 00
	<u>\$14,225,500 00</u>	<u>\$14,438,027 19</u>	<u>\$13,527,835 00</u>

13,527,835 00

Banking house and lot, book value, \$1,596,985.74; cost, \$1,596,-

985.74; actual cash value.....1,596,985 74

Other real estate, book value, \$301,300.94; cost, \$301,300.94;

actual cash value.....301,300 94

Cash on deposit in banks or trust companies.....4,575,348 60

Cash on hand10,274 06

Total of collectible interest.....341,059 10

Amount of all other assets, viz.: Rents accrued.....390 85

\$38,179,449 29

LIABILITIES

Amount due depositors, viz.:

Principal\$33,736,557 28

Dividends credited or to be credited for the six
months ending with December 31, 1915.....648,517 53\$34,385,074 81

Other liabilities, viz.: Rent and taxes on mortgaged premises

2,817 45

Surplus on market value.....3,791,557 03

\$38,179,449 29

Surplus on par value, \$4,489,222.03.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$3,082,676 81
From depositors, not including dividends credited.....	7,412,371 89
From interest on loans, deposits and investments.....	1,570,922 50
From rents from banking house.....	77,942 18
From rents from other real estate.....	12,037 84
From mortgages	795,895 00
From redemption of stocks and bonds.....	303,500 00
From all other sources, viz.:	

Mortgage extension agreement and satisfaction of

mortgages\$414 50

Appraisal fees240 00

Refund account450 17

From tenants for alterations.....148 43

Rent received from mortgaged premises.....5,579 66

Taxes and insurance advanced refunded.....	\$5,142 95	
Award from elevated railroad.....	523 45	
		\$12,499 16
		<u>\$13,267,845 38</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$7,912,906 02	
For loans on bonds and mortgages.....	154,600 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$278,000).....	283,978 57	
For interest (other than dividend payments to depositors)....	2,007 50	
For current expenses of the bank, viz.:		
For salaries.....	\$41,873 00	
For taxes: Banking house, \$24,527.68; surplus, \$26,917.93.....	51,445 61	
For expenses, except taxes, of banking house:		
Repairs.....	3,445 82	
Insurance.....	636 39	
Other.....	22,562 68	
For rent of banking rooms.....	20,000 00	
For expenses of other real estate, viz.:		
Repairs.....	1,458 08	
Insurance.....	255 39	
Taxes.....	2,542 78	
Other.....	1,499 66	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	4,811 64	
		150,520 95
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		169,790 21
Other payments, viz.:		
Fitting up offices for tenants.....	\$809 51	
Taxes and insurance premiums advanced.....	7,909 96	
		8,519 47
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	4,585,622 66	
		<u>\$13,267,845 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	31,786	
Number of accounts opened or reopened during the year.....	5,134	
Number of accounts closed during the year.....	4,610	
Amount deposited during the year, not including dividends credited for that period.....	\$7,412,371 89	
Amount withdrawn during the year.....	7,912,906 02	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$639,485 68	
January 1, 1916.....	648,517 53	
		1,288,003 21
Average amount of each account January 1, 1916.....	1,081 76	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	6	
Total amount of such accounts.....	\$18,552 81	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,653,918 78	
Total expenses of the bank for the year 1915.....	150,520 95	
Dividends paid to depositors for the year 1915.....	1,288,003 21	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	215,394 62	

70. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY

[51 Chambers street; incorporated 1860]

THOMAS M. MULRY, President.
 MYLES TIERNEY, Vice-Pres.
 MICHAEL J. DRUMMOND, Vice-Pres.

JOHN J. PULLEYN, Comptroller.
 LOUIS V. O'DONOHUE, Secretary.

TRUSTEES

L. V. O'DONOHUE,
 C. V. FORNES,
 JAMES G. JOHNSON,
 MYLES TIERNEY,
 M. J. DRUMMOND,
 JOSEPH P. GRACE,

THOS. M. MULRY,
 M. F. McDERMOTT,
 JAMES CLARKE,
 FRANK S. GANNON,
 JOHN J. PULLEYN,
 JOHN G. O'KEEFE,
 HENRY HEIDE,

WILLIAM HARKNESS,
 JOHN J. DEERY,
 SAMUEL ALAME,
 JOHN D. RYAN,
 THOMAS E. MURRAY,
 F. F. FITZPATRICK.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$80,660,580 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$7,100,000 00	\$7,311,712 11	\$7,312,000 00
State of Alabama	1,000,000 00	1,068,098 62	1,000,000 00
State of Arizona	250,000 00	252,721 75	280,000 00
State of California	280,000 00	269,288 83	270,770 00
State of Massachusetts	1,582,000 00	1,743,510 00	1,464,160 00
State of New Mexico.....	250,000 00	251,875 00	262,500 00
Cities in other States.....	5,597,326 00	5,746,787 60	5,505,212 66
Cities in this State.....	12,064,750 00	12,834,223 49	12,525,525 00
Counties in this State.....	1,360,208 68	1,426,216 77	1,431,531 18
Towns in this State.....	833,884 57	870,905 68	867,423 01
Villages in this State.....	326,000 00	337,174 97	323,890 00
Railroad mortgage bonds ...	33,800,696 96	35,402,347 91	32,974,599 08
	<u>\$64,444,866 19</u>	<u>\$67,514,862 73</u>	<u>\$64,187,605 93</u>
			64,187,605 93
Banking house and lot, book value, \$3,700,000; cost, \$4,441,636.33; actual cash value.....			3,700,000 00
Other real estate, book value, \$1,111,889.21; cost, \$1,111,889.21; actual cash value.....			963,000 00
Cash on deposit in banks or trust companies.....			6,551,643 27
Cash on hand			891,251 24
Total of collectible interest.....			2,161,855 53
Amount of all other assets, viz.: New York State barge canal judgments			26,003 46
			<u>\$159,141,939 43</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$145,778,566 67
Dividends credited or to be credited for the six months ending with December 31, 1915.....	2,778,831 71
	<u>\$148,557,398 38</u>
Surplus on market value.....	10,584,541 05
	<u>\$159,141,939 43</u>

Surplus on par value, \$10,841,801.31.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$7,052,956 41
From depositors, not including dividends credited.....	33,205,884 93
From interest on loans, deposits and investments.....	6,518,092 70
From rents from banking house.....	167,459 42

From rents from other real estate.....	\$15,331 16
From mortgages	1,956,965 00
From redemption of stocks and bonds.....	96,500 00
From stocks and bonds sold (total par value, \$2,180,219)....	2,231,627 51
From real estate sold.....	6,012 59

\$51,250,829 72

PAYMENTS

To depositors, including dividends paid to them.....	\$29,247,777 07
For loans on bonds and mortgages.....	7,081,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$6,995,875.34).....	6,848,371 34
For interest (other than dividend payments to depositors)....	61,972 85
For current expenses of the bank, viz.:	

For salaries

\$177,845 72

For taxes: Banking house, \$58,164.95; surplus, \$41,124.28

99,289 23

For expenses, except taxes, of banking house:

Repairs

18,597 01

Insurance

2,061 25

Other

77,988 55

For expenses of other real estate, viz.:

Repairs

17,448 00

Insurance

1,825 90

Taxes

29,575 20

Other

11,022 20

For other expenses, not including expenses of other real estate nor other expenses of banking house..

34,699 67

470,352 73

Other payments, viz.:

Accident liability judgment.....

\$71,099 14

Forged drafts

658 62

New York State barge canal judgment purchased..

26,003 46

97,761 22

Cash on hand and in banks or trust companies December 31,

1915, after transactions of the day.....

7,442,894 51

\$51,250,829 72

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	165,572
Number of accounts opened or reopened during the year.....	28,902
Number of accounts closed during the year.....	20,546

Amount deposited during the year, not including dividends credited for that period.....

\$33,205,884 93

Amount withdrawn during the year.....

29,247,777 07

Amount of dividends credited and paid for the year, viz.:

July 1, 1915

\$2,689,444 36

January 1, 1916

2,778,831 71

5,468,276 07

Average amount of each account January 1, 1916.....

897 23

Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....

4

Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....

4

Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....

\$6,711,120 04

Total expenses of the bank for the year 1915.....

470,352 73

Dividends paid to depositors for the year 1915.....

5,468,276 07

Net earnings for the year 1915 over expenses and dividends paid to depositors

772,491 24

71. EMPIRE CITY SAVINGS BANK, NEW YORK CITY

[231 West 125th street; incorporated 1889]

JOHN BEAVER, President.
 JOHN H. LOOS, Vice-President.
 J. C. WATSON, Vice-President.

A. S. VANWINKLE, Secretary.
 HOWARD C. MURPHY, Asst. Secy.

TRUSTEES

WILLIAM MOORES,
 JOHN H. LOOS,
 B. G. MITCHELL,
 JOHN BEAVER,
 ARTHUR E. WOOD,

E. H. HAMILTON,
 WILLIAM T. KOCH,
 J. C. WATSON,
 JOHN BOTTOMLEY,
 GEO. H. TAYLOR,
 EDWARD L. YOUNG,

RICHARD E. COCHRAN,
 LYMAN T. DYER,
 CHAS. W. DAYTON,
 ALBERT E. MERRALL,
 CARL A. KOELSCH.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,903,750 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$177,584 00	\$184,946 96	\$183,379 64
Cities in this State.....	398,500 00	400,593 85	368,235 00
Counties in this State.....	158,000 00	161,106 80	159,880 00
Towns in this State.....	75,000 00	75,597 88	76,050 00
Villages in this State.....	41,400 00	41,943 97	43,392 00
School districts in this State	50,500 00	51,178 30	50,550 00
Railroad mortgage bonds....	354,000 00	393,703 70	373,390 00
	<u>\$1,254,984 00</u>	<u>\$1,309,070 96</u>	<u>\$1,254,856 64</u>

1,254,856 64

Other real estate, book value, \$159,295.89; cost, \$162,445.38;
 actual cash value 159,295 89

Cash on deposit in banks or trust companies..... 455,073 69

Cash on hand 8,683 37

Total of collectible interest..... 34,818 15

Amount of all other assets, viz.: Rents accrued 160 25

\$4,816,637 99

LIABILITIES

Amount due depositors, viz.:

Principal \$4,490,284 72
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 70,375 41

\$4,560,660 13

Surplus on market value..... 255,977 86

\$4,816,637 99

Surplus on par value, \$256,105.22.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$351,296 17
 From depositors, not including dividends credited..... 1,740,944 49
 From interest on loans, deposits and investments..... 214,000 04
 From rents from banking house..... 585 00
 From rents from other real estate..... 12,189 05
 From mortgages 105,300 00
 From redemption of stocks and bonds..... 57,696 00
 From real estate sold..... 86,000 00
 From all other sources, viz.:

Rebate on fire insurance..... \$34 96
 Insurance premiums advanced refunded..... 446 45

481 41

\$2,568,492 16

PAYMENTS

To depositors, including dividends paid to them.....	\$1,645,392 09
For loans on bonds and mortgages.....	288,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$37,000).....	44,257 77
For interest (other than dividend payments to depositors)...	135 66
For current expenses of the bank, viz.:	
For salaries.....	\$18,418 32
For taxes: Banking house, \$1,121.70; surplus, \$1,994.46	3,116 15
For expenses, except taxes, of banking house:	
Repairs.....	201 19
Insurance.....	130 63
For rent of banking rooms.....	2,810 00
For expenses of other real estate, viz.:	
Repairs.....	2,719 92
Insurance.....	196 39
Taxes.....	3,284 14
Other.....	3,870 07
For other expenses, not including expenses of other real estate nor other expenses of banking house...	6,172 81
	40,419 62
For real estate acquired by foreclosure or in settlement of debts due the bank.....	86,529 96
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	463,757 06
	<u>\$2,568,492 16</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	16,413
Number of accounts opened or reopened during the year.....	4,576
Number of accounts closed during the year.....	4,286
Amount deposited during the year, not including dividends credited for that period.....	\$1,740,944 49
Amount withdrawn during the year.....	1,645,392 09
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$68,619 15
January 1, 1916.....	70,375 41
Credited at other periods.....	6 28
	139,000 84
Average amount of each account January 1, 1916.....	277 87
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,423 39
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$217,928 05
Total expenses of the bank for the year 1915.....	40,419 62
Dividends paid to depositors for the year 1915.....	139,000 84
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>38,507 59</u>

72. EXCELSIOR SAVINGS BANK, NEW YORK CITY

[79 West Twenty-third street; incorporated 1889]

WILLIAM J. ROOME, President.
 WILLIAM H. BARRON, Vice-Pres.
 JOHN BURKE, Vice-President.

JOHN C. GRISWOLD, Secretary.
 ARTHUR PLAGE, Asst. Secy.

TRUSTEES

JOHN C. GULICK,
 HENRY DAZIAN,
 WILLIAM H. BARRON,
 WILLIAM J. ROOME,

JOHN BURKE,
 ROBERT J. HORNER,
 WILLIAM CRAWFORD,
 EPHRAIM M. YOUNG,
 HENRY D. BREWSTER.

BENJ. A. HEGEMAN, Jr.,
 CLARENCE PRICE,
 MICHAEL COLEMAN,
 S. S. DELANO,

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$9,110,225 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of North Dakota.....	\$10,000 00	\$10,686 00	\$9,900 00	
State of New Mexico	168,000 00	173,873 38	176,400 00	
State of Louisiana.....	250,000 00	244,649 80	253,900 00	
State of Oklahoma.....	250,000 00	253,773 55	253,500 00	
State of California.....	300,000 00	287,085 64	283,100 00	
Cities in other States.....	1,560,000 00	1,639,607 98	1,610,260 00	
Cities in this State.....	312,500 00	309,786 37	307,585 00	
Counties in this State.....	68,500 00	69,587 95	68,190 00	
Towns in this State.....	184,000 00	206,112 18	196,535 00	
Villages in this State.....	337,707 66	357,599 55	346,795 50	
School districts in this State	311,500 00	320,713 94	316,210 00	
Railroad mortgage bonds....	1,815,400 00	1,947,186 46	1,694,672 00	
	<u>\$5,567,607 66</u>	<u>\$5,820,672 80</u>	<u>\$5,526,047 50</u>	5,526,047 50
Other real estate, book value, \$211,463.68; cost, \$210,564.97; actual cash value.....				210,564 97
Cash on deposit in banks or trust companies.....				940,525 79
Cash on hand.....				39,433 97
Total of collectible interest.....				222,089 50
				<u>\$16,048,886 73</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$15,010,977 67
Dividends credited or to be credited for the six months ending with December 31, 1915.....	281,274 70
	<u>\$15,292,252 37</u>
Surplus on market value.....	756,634 36
	<u>\$16,048,886 73</u>

Surplus on par value, \$798,194.52.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$824,772 95
From depositors, not including dividends credited.....	4,547,428 41
From interest on loans, deposits and investments.....	725,149 33
From rents from other real estate.....	14,262 66
From mortgages	405,100 00
From redemption of stocks and bonds.....	287,400 00
From all other sources, viz.:	
Small safe	\$21 49
Insurance account	650 47
Sale of old steel case.....	10 00
Premiums returned on cancelled insurance.....	41 19
Exchange	516 46

Back rents turned in by receiver.....	\$2,985 36	
Real estate account	333 15	
Expense account	40 00	
Fire insurance losses	1,800 00	
Profit and loss account.....	10 00	
		<u>\$6,478 12</u>
		<u>\$6,810,591 47</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,214,396 60	
For loans on bonds and mortgages.....	992,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$384,000).....	398,136 12	
For interest (other than dividend payments to depositors) ..	6,440 76	
For current expenses of the bank, viz.:		
For salaries	\$39,555 18	
For taxes: Surplus	4,980 92	
For expense, except taxes, of banking house:		
Repairs	76 36	
For rent of banking rooms.....	9,250 00	
For expenses of other real estate, viz.:		
Repairs	6,570 60	
Insurance	1,648 80	
Taxes	3,240 08	
Other	2,825 90	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,218 01	
		<u>76,365 86</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	141,034 50	
Other payments, viz.:		
Profit and loss, account teller's cash.....	\$25 90	
Fire insurance losses applied on foreclosed mortgage	1,800 00	
Insurance account	429 97	
		<u>2,255 87</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	979,959 76	
		<u>\$6,810,591 47</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	28,196	
Number of accounts opened or reopened during the year....	5,280	
Number of accounts closed during the year.....	4,385	
Amount deposited during the year, not including dividends credited for that period	\$4,547,428 41	
Amount withdrawn during the year.....	4,214,396 60	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$274,857 92	
January 1, 1916.....	281,274 70	
		<u>556,132 62</u>
Average amount of each account January 1, 1916.....	542 34	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$734,306 70	
Total expenses of the bank for the year 1915.....	76,365 86	
Dividends paid to depositors for the year 1915.....	556,132 62	
Net earnings for the year 1915 over expenses and dividends paid to depositors	101,808 22	

73. FRANKLIN SAVINGS BANK, NEW YORK CITY

[656-658 Eighth avenue; incorporated 1860]

WILLIAM G. CONKLIN, President. J. EDGAR LEAYCRAFT, Treasurer.
 JOHN D. ROBINSON, Vice-President. H. W. NORDELL, Secretary.
 WILLIAM H. VAN KLEECK, Vice-President. WALTER F. DEXTER, Comptroller.

TRUSTEES

JOHN D. ROBINSON, WILSON M. POWELL, JR., GARDNER WETHERS
 WM. H. VAN KLEECK, HOWARD C. SMITH, WM. C. MUSCHENHEIMER
 BERNARD KARSCH, CHARLES A. WALKER, T. FRANK MANVILLE
 JAMES G. CANNON, WILLIAM H. PORTER, JOHN I. DOWNEY
 J. EDGAR LEAYCRAFT, STUART DUNCAN, SIMEON FORD
 WILLIAM G. CONKLIN, WALLACE REID.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$13,241,000
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York	\$625,000 00	\$648,005 00	\$644,750 00	
State of California	150,000 00	142,605 00	142,500 00	
State of Delaware	78,000 00	80,340 00	78,440 00	
State of Idaho	130,000 00	123,477 50	130,100 00	
State of Massachusetts	550,000 00	596,145 35	515,500 00	
State of Oklahoma	50,000 00	51,003 06	50,500 00	
State of Washington	25,000 00	24,552 50	24,750 00	
Cities in other States	3,169,600 00	3,297,940 56	3,174,804 00	
Cities in this State	2,826,118 42	2,934,287 41	2,827,207 42	
Counties in this State	1,096,000 00	1,121,814 27	1,096,270 00	
Railroad mortgage bonds....	1,555,000 00	1,661,606 69	1,442,870 00	
	<u>\$10,254,718 42</u>	<u>\$10,681,786 34</u>	<u>\$10,115,691 42</u>	\$10,115,691

Banking house and lot, book value, \$200,000; cost, \$441,692.66;	
actual cash value.....	200,000
Other real estate, book value, \$100,369.98; cost, \$100,369.98;	
actual cash value.....	100,369
Cash on deposit in banks or trust companies.....	1,735,523
Cash on hand	72,038
Total of collectible interest.....	391,896
Amount of all other assets, viz.: Rents accrued.....	477
	<u>\$25,856,999</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$23,510,118 28
Dividends credited or to be credited for the six months ending with December 31, 1915.....	381,945 12
	<u>\$23,892,063</u>
Surplus on market value.....	1,964,936
	<u>\$25,856,999</u>
Surplus on par value, \$2,103,963.21.	

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$1,421,839
From depositors, not including dividends credited.....	6,305,695
From interest on loans, deposits and investments.....	1,113,761
From rents from other real estate.....	5,545
From mortgages	161,600
From redemption of stocks and bonds.....	390,779
From stocks and bonds sold (total par value, \$50,000)	49,750
From loans paid.....	50,000
From real estate sold.....	24,522
From all other sources, viz.: On account of purchase price on sale of other real estate.....	500
	<u>\$9,523,993</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,517,551 46
For loans on bonds and mortgages.....	566,500 00
For loans on stocks and bonds and other securities.....	50,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$457,138.72).....	468,998 75
For interest (other than dividend payments to depositors)...	5,009 62
For current expenses of the bank, viz.:	
For salaries	\$51,785 00
For taxes: Banking house, \$7,107.85; surplus, \$7,822.59; on mortgages, \$234.....	15,164 44
For expenses, except taxes, of banking house:	
Repairs	469 58
For expenses of other real estate, viz.:	
Repairs	4,635 11
Insurance	117 78
Taxes	1,668 71
For other expenses, not including expenses of other real estate nor other expenses of banking house...	10,807 16
	84,637 73
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	22,583 94
Other payments, viz.:	
Payment on account of purchase price on other real estate refunded	\$1,000 00
Forgery claim	150 27
	1,150 27
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	1,807,562 16
	<u>\$9,523,993 93</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	54,501
Number of accounts opened or reopened during the year.....	9,315
Number of accounts closed during the year.....	8,504
Amount deposited during the year, not including dividends credited for that period.....	\$6,305,695 44
Amount withdrawn during the year.....	6,517,551 46
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$379,156 34
January 1, 1916	331,945 12
Credited at other periods.....	8 97
	<u>\$761,110 43</u>
Paid but not credited.....	29 87
	761,081 06
Average amount of each account January 1, 1916.....	438 38
Number of accounts which exceeded \$3,000, exclusive of interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,001 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,093,990 29
Total expenses of the bank for the year 1915.....	84,637 73
Interest paid to depositors for the year 1915.....	761,081 06
Net earnings for the year 1915 over expenses and interest paid to depositors	<u>248,271 50</u>

74. GERMAN SAVINGS BANK IN THE CITY OF NEW YORK

[157 Fourth avenue; incorporated 1869]

CARL GOPEL, Vice-President.

EDW. C. SCHAEFER, Vice-President.

ADOLF KOPPEL, Treasurer.

CHAS. W. MUHLHAUSEN, Comptroller.

ADOLPH REPERT, Cashier.

THEO. SCHORSKE, Secretary.

TRUSTEES

GUSTAV SCHWAB,
DALLAS B. PRATT,
JAMES SPEYER,
EDW. C. SCHAEFER,
R. SIEDENBURG,
FRITZ ACHELIS,
D. SCHNAKENBERG,
ALBERT TAG.

LOUIS WATJEN,
THOMAS F. VIETOR,
GEORGE S. RUNK,
GEORGE LEASK,
CARL GOPEL,
O. F. ZOLLIKOFFER,
ADOLF KUTTROFF,
HUBERT CILLIS,

AUGUST ZINSSER, JR.,
A. PAGENSTECHE,
WILLIAM SCHALL, JR.,
F. T. FLEITMANN,
RUDOLPH KEPPLER,
JOSEPH F. STILLMAN,
ERNST PFARRIUS,
RUDOLPH ERBSLOH.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$51,527,268 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York	\$1,622,000 00	\$1,712,909 38	\$1,698,940 00	
State of Massachusetts	2,150,000 00	2,320,409 50	1,983,500 00	
State of South Carolina.....	500,000 00	507,500 00	505,000 00	
State of Alabama	500,000 00	546,200 00	500,000 00	
State of Maryland	300,000 00	286,610 00	287,000 00	
State of California	1,000,000 00	935,000 00	940,000 00	
State of Oklahoma	300,000 00	305,174 90	303,000 00	
Cities in other States.....	8,113,750 00	8,487,215 19	8,086,627 50	
Cities in this State.....	5,494,000 00	5,599,394 02	5,337,720 00	
Railroad mortgage bonds....	21,378,000 00	22,187,994 80	19,409,970 00	
	<u>\$41,357,750 00</u>	<u>\$42,888,407 79</u>	<u>\$39,001,767 50</u>	39,001,767 50
Banking house and lot, book value, \$898,842.30; cost, \$1,408,331.08; actual cash value.....				898,842 30
Other real estate, book value, \$315,580.15; cost, \$315,580.15; actual cash value				315,580 15
Cash on deposit in banks or trust companies.....				6,800,995 05
Cash on hand				1,631,323 81
Total of collectible interest.....				1,147,437 31
Amount of all other assets, viz.: New York State barge canal judgments				45,497 79
				<u>\$101,368,711 91</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$91,720,423 78
Dividends credited or to be credited for the six months ending with December 31, 1915.....	1,737,206 41
	<u>\$93,457,635 19</u>
Surplus on market value	7,911,076 72
	<u>\$101,368,711 91</u>

Surplus on par value, \$10,267,059.22.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$6,280,884 44
From depositors, not including dividends credited.....	20,551,412 70
From interest on loans, deposits and investments.....	4,331,555 89
From rents from banking house.....	35,491 46
From rents from other real estate.....	30,084 55

From mortgages	\$1,441,492 00
From stocks and bonds sold (total par value, \$500,000)	508,000 00
From real estate sold	53,500 00
From all other sources, viz.:	
Excess receipts in foreclosure proceedings	\$2,289 63
Deficiency judgment	162 26
Settlement of deficiency claim on land contract	200 00
	<u>2,631 95</u>
	<u><u>\$33,235,052 99</u></u>

PAYMENTS

To depositors, including dividends paid to them	\$22,326,061 51
For loans on bonds and mortgages	1,182,042 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$700,000)	707,000 00
For interest (other than dividend payments to depositors) ..	8,325 52
For current expenses of the bank, viz.:	
For salaries	\$119,357 72
For taxes: Banking house, \$14,233.72; surplus, \$66,758.57 ..	80,992 29
For expenses, except taxes, of banking house:	
Repairs	1,176 14
Insurance	642 55
Other	10,821 67
For expenses of other real estate, viz.:	
Repairs	21,199 99
Insurance	1,355 74
Taxes	18,963 35
Other	10,889 87
For other expenses, not including expenses of other real estate nor other expenses of banking house ..	28,918 99
	<u>294,307 31</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	238,000 00
Other payments, viz.:	
Commission on sale of real estate	\$1,500 00
New York State barge canal judgments purchased ..	45,497 79
	<u>46,997 79</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	8,432,318 86
	<u><u>\$33,235,052 99</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	153,010
Number of accounts opened or reopened during the year	20,944
Number of accounts closed during the year	22,162
Amount deposited during the year, not including dividends credited for that period	\$20,551,412 70
Amount withdrawn during the year	22,326,061 51
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$1,727,041 74
January 1, 1916	1,737,206 41
	<u>3,464,248 15</u>
Average amount of each account January 1, 1916	610 78
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$4,359,593 88
Total expenses of the bank for the year 1915	294,307 31
Dividends paid to depositors for the year 1915	3,464,248 15
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u><u>661,038 42</u></u>

75. THE GREENWICH SAVINGS BANK, NEW YORK CITY

[246-248 Sixth avenue; incorporated 1833]

JAMES QUINLAN, President. F. EUGENE CORB, Assistant Treasurer.
 DAVID M. MORRISON, Vice-President. ROSTON PELL, Comptroller.
 CHARLES M. DUTCHER, Treasurer. L. D. QUACKENBUSH, Asst. Comptroller.
 CHARLES L. SEIBERT, Asst. Treas.

TRUSTEES

LOWELL LINCOLN,	BRADISH JOHNSON,	ALLEN WARDWELL,
EDWARD N. TAILER,	CARL SCHEFER,	EDWIN S. MARSTON,
DAVID M. MORRISON,	CHAS. F. HOFFMAN,	EDWIN G. MERRILL,
JAMES QUINLAN,	FRANK H. DODD,	W. DE L. KOUNTZE,
WM. R. STEWART,	JOHN H. RHODES,	ALBERT H. WIGGIN,
B. AYMAR SANDS,	ARTHUR ISBLIN,	GATES W. MCGARRAH,
L. K. WILMERDING,	FRANCIS M. BACON, Jr.,	ARCHIBALD D. RUSSELL,
CHAS. D. DICKEY,	WM. WOODWARD,	R. OGDEN CHISOLM,
THEO. F. WHITMARSH,	GEORGE BLAGDEN,	THOMAS W. SLOCUM,
	HENRY C. SWORDS.	

FINANCIAL
RESOURCES

Bonds and mortgages.....\$35,890,150 00
 Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of New York.....	\$550,000 00	\$600,053 14	\$615,000 00
State of Massachusetts.....	2,200,000 00	2,374,049 51	2,042,700 00
State of Rhode Island.....	235,000 00	328,286 16	277,800 00
State of Missouri.....	50,000 00	48,274 69	49,000 00
State of Tennessee.....	500,000 00	515,021 70	514,500 00
State of California.....	300,000 00	292,019 13	291,140 00
Cities in other States.....	6,611,800 00	7,127,631 17	6,491,890 00
Cities in this State.....	4,597,854 27	4,776,287 85	4,506,267 84
Railroad mortgage bonds.....	19,789,000 00	22,008,935 99	19,579,905 00
	<u>\$34,893,754 27</u>	<u>\$38,068,558 84</u>	<u>\$34,367,692 84</u>
			34,367,692 84

Banking house and lot, book value, \$250,000; cost, \$611,688.52; actual cash value..... 300,000 00

Other real estate, book value, \$787,843.37; cost, \$924,186.23; actual cash value..... 751,000 00

Cash on deposit in banks or trust companies..... 4,581,097 22

Cash on hand 688,025 87

Total of collectible interest..... 1,091,438 12

Amount of all other assets, viz.: Rents due and accrued..... 317 00

\$77,669,721 05

LIABILITIES

Amount due depositors, viz.:

Principal	\$69,953,149 55
Dividends credited or to be credited for the six months ending with December 31, 1915.....	1,284,114 52
	<u>\$71,237,264 07</u>

Other liabilities, viz.:

Mortgagor's account 951 58

Expenses incurred, but unpaid:

Ice, cab hire, fuel and ashes.....	\$45 42
Stationery	623 06
Burglar alarm	47 50
Maps	62 50
Supplies	471 75
Expense of other real estate.....	230 09
	<u>1,480 32</u>

Surplus on market value..... 6,430,025 08

\$77,669,721 05

Surplus on par value, \$6,956,086.51.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$4,567,034 68
From depositors not including dividends credited.....	11,124,339 62
From interest on loans, deposits and investments.....	3,304,166 10
From rents from other real estate.....	54,416 38
From mortgages	2,654,650 00
From redemption of stocks and bonds.....	847,450 00

From stocks and bonds sold (total par value, \$100,000)	\$95,375 00
From real estate sold	64,000 00
From all other sources, viz.:	
Account of second mortgagee	\$6,317 50
Automobile sold	1,000 00
Prepayments, insurance, foreclosure and account of mortgagors	12,924 04
Rentals for mortgagors' account	23,413 65
From receiver in foreclosure	7,523 09
Excess interest	193 80
	<u>50,369 58</u>
	<u>\$22,661,801 36</u>

PAYMENTS

To depositors, including dividends paid to them	\$12,387,063 06
For loans on bonds and mortgages	241,100 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$3,519,000)	3,543,270 19
For interest (other than dividend payments to depositors)	32,324 58
For current expenses of the bank, viz.:	
For salaries	\$110,370 84
For taxes: Banking house, \$3,027.04; surplus, \$49,459.21	57,496 25
For expenses, except taxes, of banking house:	
Repairs	790 02
Other	1,217 49
For expenses of other real estate, viz.:	
Repairs	5,930 84
Insurance	2,383 37
Taxes	18,454 52
Other	10,801 14
For other expenses, not including expenses of other real estate nor other expenses of banking house...	31,534 08
	<u>238,968 55</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	883,424 54
Other payments, viz.:	
Amount paid to second mortgagee	\$6,317 50
Taxes advanced and interest and rentals disbursed ..	23,290 93
Foreclosure expense	7,455 72
Forged draft made good to depositor	125 00
Excess interest returned	193 80
Alterations and improvements, other real estate	24,144 90
	<u>66,527 35</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	5,269,123 09
	<u>\$22,661,801 36</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	102,344
Number of accounts opened or reopened during the year	13,750
Number of accounts closed during the year	12,803
Amount deposited during the year, not including dividends credited for that period	\$11,124,339 62
Amount withdrawn during the year	12,387,063 06
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$1,274,204 06
January 1, 1916	1,284,114 52
	<u>2,558,318 58</u>
Average amount of each account January 1, 1916	696 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	3½ & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$3,193,119 83
Total expenses of the bank for the year 1915	237,633 70
Dividends paid to depositors for the year 1915	2,558,318 58
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>397,167 55</u>

76. HARLEM SAVINGS BANK, NEW YORK CITY

[124 East 125th street; incorporated 1863]

WILLIAM E. TROTTER, President.
 GRANVILLE F. DAILEY, Vice-Pres.
 JOHN J. BELL, Vice-President.

THOMAS R. EBERT, Secretary.
 FRED'K M. GALLAGHER, Asst. Secy.

TRUSTEES

WILLIAM E. TROTTER,
 GRANVILLE F. DAILEY,
 WILLIAM SOMERVILLE,
 JOHN J. BELL,
 FRANK E. WISE,

HENRY B. PYE,
 M. J. ENNIS,
 JOHN F. STEEVES,
 WALTER P. SILLECK,

OLIN J. STEPHENS,
 WARREN A. LEONARD,
 ALEXANDER WALKER,
 THOMAS R. EBERT,
 RANSOM E. WILCOX.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$14,607,875 00
 Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$700,000 00	\$713,062 50	\$720,000 00	
State of Massachusetts	220,000 00	242,092 00	204,600 00	
State of California	100,000 00	95,250 00	94,000 00	
State of Tennessee	300,000 00	209,829 89	212,000 00	
Cities in other States.....	650,000 00	681,432 66	633,500 00	
Cities in this State.....	4,428,400 00	4,535,586 61	4,382,183 00	
Counties in this State.....	18,000 00	18,122 40	17,820 00	
Villages in this State.....	240,000 00	259,297 60	236,740 00	
Railroad mortgage bonds ...	4,380,000 00	4,550,785 84	3,980,625 00	
	<u>\$10,936,400 00</u>	<u>\$11,306,109 50</u>	<u>\$10,481,468 00</u>	10,481,468 00
Banking house and lot, book value, \$250,000; cost, \$354,253.91; actual cash value.....				250,000 00
Other real estate, book value, \$261,793.55; cost, \$261,793.55; actual cash value.....				261,793 55
Cash on deposit in banks or trust companies.....				1,987,546 08
Cash on hand.....				173,327 94
Total of collectible interest.....				251,511 15
				<u><u>\$28,013,521 72</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$25,518,587 11
Dividends credited or to be credited for the six months ending with December 31, 1915.....	418,431 06
	<u>\$25,937,018 17</u>
Surplus on market value.....	2,076,503 55
	<u><u>\$28,013,521 72</u></u>

Surplus on par value, \$2,531,435.55.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$1,760,619 58
From depositors, not including dividends credited.....	6,299,681 84
From interest on loans, deposits and investments.....	1,199,212 76
From rents from other real estate.....	15,502 79
From mortgages	177,525 00
From redemption of stocks and bonds.....	445,090 00
From real estate sold.....	4,400 00
From all other sources, viz.: Receiver.....	352 11
	<u><u>\$9,902,394 06</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$7,006,424 85
For loans on bonds and mortgages.....	71,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, 500,000).....	504,454 89
For interest (other than dividend payments to depositors)....	5,520 83
For current expenses of the bank, viz.:	
Salaries.....	\$49,500 00
For taxes: Banking house, \$4,350.66; surplus, \$16,734.08 ..	21,084 64
For expenses, except taxes, of banking house:	
Repairs ..	213 87
Insurance ..	75 05
For expenses of other real estate, viz.:	
Repairs ..	5,380 38
Insurance ..	462 57
Taxes ..	4,496 81
Other ..	835 50
For other expenses, not including expenses of other real estate nor other expenses of banking house...	8,628 79
	90,673 31
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	63,386 18
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	2,160,874 02
	<u>\$9,902,384 08</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	57,818
Number of accounts opened or reopened during the year.....	9,553
Number of accounts closed during the year.....	9,716
Amount deposited during the year, not including dividends credited for that period.....	\$6,299,681 84
Amount withdrawn during the year.....	7,006,424 85
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$416,644 77
January 1, 1916	412,431 06
	835,075 83
Average amount of each account January 1, 1916.....	448 60
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,208,326 81
Total expenses of the bank for the year 1915.....	90,673 31
Dividends paid to depositors for the year 1915.....	835,075 83
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>282,577 67</u>

77. THE IRVING SAVINGS INSTITUTION, NEW YORK CITY

[115 Chambers street; incorporated 1851]

HAMPDEN E. TENER, President.

GEORGE B. DUNNING, Secretary.

HENRY KROGER, Vice-President.

J. B. ANDERSON, Assistant Secretary.

JOHN O. WILLIAMS, Vice-President.

TRUSTEES

JOHN W. NIX,
HENRY KROGER,
JOHN O. WILLIAMS,
WM. C. DEMOREST,
JAMES H. KILLOUGH,
D. BECKERMANN,

SAMUEL S. CONOVER,
GEORGE B. DUNNING,
HAMPDEN E. TENER,
SAMUEL B. DOWNES,
JOHN TIEBOUT,
EUGENE M. TRAVIS,
NATHAN F. VOGHT,

WILLIAM H. FRAME,
JOHN J. WALTON,
WILLARD S. BROWN,
GEORGE N. ROBINSON,
WM. F. MORGAN,
WM. F. MASON.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$11,194,800 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California	\$50,000 00	\$48,246 45	\$48,500 00	
State of Maryland	100,000 00	98,340 00	99,000 00	
State of Oklahoma	50,000 00	50,772 30	50,500 00	
State of Utah	50,000 00	49,221 85	49,000 00	
State of Tennessee	100,000 00	103,491 40	104,000 00	
Cities in other States.....	1,836,500 00	1,942,661 85	1,848,700 00	
Cities in this State.....	1,893,150 00	1,946,966 05	1,811,228 50	
Counties in this State.....	416,000 00	422,317 50	406,060 00	
Towns in this State.....	36,000 00	37,247 40	34,720 00	
Villages in this State.....	110,000 00	115,636 40	106,390 00	
Railroad mortgage bonds....	3,750,000 00	3,973,107 79	3,510,440 00	
	<u>\$8,391,650 00</u>	<u>\$8,788,008 99</u>	<u>\$8,067,538 50</u>	8,067,538 50
Loans upon pledge of securities.....				100,000 00
Banking house and lot, book value, \$100,000; cost, \$115,000; actual cash value				100,000 00
Cash on deposit in banks or trust companies.....				1,038,438 11
Cash on hand				86,703 39
Total of collectible interest.....				202,669 67
				<u>\$20,790,149 67</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$19,268,188 26
Dividends credited or to be credited for the six months ending with December 31, 1915.....	\$70,442 96
	<u>\$19,638,631 22</u>
Surplus on market value.....	1,151,518 45
	<u>\$20,790,149 67</u>
Surplus on par value, \$1,475,629.95.	

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$1,254,968 05
From depositors, not including dividends credited.....	3,627,022 06
From interest on loans, deposits and investments.....	922,613 53
From rents from other real estate.....	14,098 17
From mortgages	170,400 00
From redemption of stocks and bonds.....	300,800 00
From stocks and bonds sold (total par value, \$214,500)....	223,318 86
From loans paid	225,000 00
From real estate sold	263,000 00
	<u>\$7,001,220 67</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,745,049 64	
For loans on bonds and mortgages.....	948,000 00	
For loans on stocks and bonds and other securities.....	150,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$875,000).....	899,427 05	
For interest (other than dividend payments to depositors)...	7,230 70	
For current expenses of the bank, viz.:		
For salaries	\$30,442 00	
For taxes: Banking house, \$1,573.50; surplus, \$8,763.08	10,336 53	
For expenses, except taxes, of banking house:		
Repairs	208 35	
Insurance	25 00	
Other	524 09	
For expenses of other real estate, viz.:		
Repairs	2,554 85	
Insurance	528 25	
Taxes	3,001 35	
Other	8,902 59	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,001 53	
		61,517 59
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		64,854 19
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		1,125,141 50
		<u>\$7,001,220 67</u>

STATISTICAL INFORMATION

Number of accounts opened January 1, 1916.....	23,503
Number of accounts opened or reopened during the year.....	2,530
Number of accounts closed during the year.....	2,618
Amount deposited during the year, not including dividends credited for that period.....	\$3,627,022 06
Amount withdrawn during the year.....	3,745,049 64
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$363,977 54
January 1, 1916	870,442 96
	<u>734,420 50</u>
Average amount of each account January 1, 1916.....	835 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$925,767 60
Total expenses of the bank for the year 1915.....	61,517 59
Dividends paid to depositors for the year 1915.....	734,420 50
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>129,829 51</u>

78. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK

(64-66 Spring street; incorporated 1896)

JOSEPH M. FRANCOLINI, President.

JAMES J. SLEVIN, Treasurer.

PASQUALE I. SIMONELLI, Secretary.

TRUSTEESDOMENICO ABBATE,
ANTONIO C. ASTARITA,
NICHOLAS BARRETT,
VITO CONTESSA,
JOS. N. FRANCOLINI,
JOSEPH GERLI,ANTONIO PISANI,
CELESTINO PIVA,
DOMENICO SALADINO,
P. I. SIMONELLI,
BERNARD J. MCCANN,GEORGE W. LOFT,
ANTONIO STELLA,
JOHN ELTON WAYLAND,
ALEXANDER S. WEBB,
ANTONIO ZUCCA,
SILVIO VILLA.**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$2,929,855 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$24,000 00	\$24,596 00	\$23,760 00
Cities in other States.....	141,000 00	147,311 98	145,160 00
Cities in this State.....	240,500 00	244,465 10	239,830 00
Counties in this State.....	10,000 00	11,062 00	10,000 00
Villages in this State.....	25,000 00	25,093 75	24,760 00
Railroad mortgage bonds....	996,000 00	1,024,808 70	977,890 00
	<u>\$1,436,500 00</u>	<u>\$1,477,327 53</u>	<u>\$1,421,390 00</u>

1,421,390 00

Other real estate, book value, \$55,059.23; cost, \$55,059.23;

actual cash value..... 55,059 23

Cash on deposit in banks or trust companies..... 356,796 73

Cash on hand..... 41,112 73

Total of collectible interest..... 33,898 97

\$4,838,112 66**LIABILITIES**

Amount due depositors, viz.:

Principal..... \$4,562,528 30

Dividends credited or to be credited for the six
months ending with December 31, 1915..... 69,201 15\$4,631,729 45

Surplus on market value..... 206,383 21

\$4,838,112 66

Surplus on par value \$221,493.21.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1,

1915, before transactions of the day..... \$427,852 50

From depositors, not including dividends credited..... 2,185,302 52

From interest on loans, deposits and investments..... 216,202 22

From rents from other real estate..... 1,344 85

From mortgages..... 116,500 00

From redemption of stocks and bonds..... 52,000 00

From loans paid..... 129,000 00

From real estate sold..... 23,355 61

\$3,151,557 70

PAYMENTS

To depositors, including dividends paid to them.....	\$2,209,448 42
For loans on bonds and mortgages.....	168,280 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$304,000).....	314,944 02
For interest (other than dividend payments to depositors)....	2,761 13
For current expenses of the bank, viz.:	
For salaries	\$16,978 30
For taxes: Surplus.....	1,285 88
For rent of banking rooms.....	4,999 92
For expenses of other real estate, viz.:	
Taxes	571 24
Other	554 23
For other expenses, not including expenses of other real estate nor other expenses of banking house..	11,510 04
	35,899 61
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	22,315 06
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	397,909 46
	<u>\$3,151,557 70</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	16,900
Number of accounts opened or reopened during the year....	4,508
Number of accounts closed during the year.....	3,755
Amount deposited during the year, not including dividends credited for that period.....	\$2,185,302 52
Amount withdrawn during the year.....	2,209,448 42
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$68,324 71
January 1, 1916	69,201 15
	137,525 86
Average amount of each account January 1, 1916.....	275 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$216,025 30
Total expenses of the bank for the year 1915.....	35,899 61
Dividends paid to depositors for the year 1915.....	137,525 86
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>42,599 83</u>

79. MAIDEN LANE SAVINGS BANK, NEW YORK CITY

[170 Broadway; Incorporated 1908]

F. A. RINGLER, President.

JOEL S. DASELDING, Vice-President.

WALTER G. KING, Vice-President.

J. HEYNEN, Secretary.

TRUSTEES

ISAAC W. COKEFAIR,

ANDREW PATTERSON,

LEOPOLD STERN,

JOHN Q. ADAMS,

F. A. RINGLER,

C. EDWARD BILLQUIST,

CHARLES R. JUNG,

HUGO B. ROELKER,

CHAS. W. LUCAS,

L. BURTON HALL,

JOEL S. DASELDING,

JOHN P. WINDOLPH,

WALTER G. KING,

ROBT. SCHALKENBACH,

JACOB WERNER,

AUG. OPPENHEIMER,

M. M. SCHWARZSCHILD,

HUGO R. BITTERBUSCH.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$899,032 84

Stock and bond investments, viz:

Stocks and bonds	Par value	Original cost	Estimated market value
State of Oklahoma	\$42,500 00	\$42,012 08	\$42,493 12
State of New Mexico	13,500 00	13,458 60	13,730 42
Cities in other States	172,008 00	176,061 86	177,410 33
Cities in this State	143,590 00	143,672 16	133,976 81
Villages in this State	25,500 00	25,471 75	25,213 25
School districts in this State	2,000 00	2,016 40	2,050 00
Railroad mortgage bonds....	107,000 00	102,303 75	92,143 25
	<u>\$506,698 00</u>	<u>\$505,896 59</u>	<u>\$493,927 13</u>

Cash on deposit in banks or trust companies..... 493,927 13

Cash on hand 90,025 87

Total of collectible interest..... 5,428 06

Amount of all other assets, viz.: New York State barge canal

judgments 20,591 33

5,513 33

\$1,514,518 66

LIABILITIES

Amount due depositors, viz.:

Principal \$1,462,300 73

Dividends credited or to be credited for the six months ending with December 31, 1915..... 26,166 00

\$1,488,466 73

Surplus on market value..... 26,051 93

\$1,514,518 66

Surplus on par value, \$38,822.75.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$100,142 44
From depositors, not including dividends credited.....	656,836 49
From interest on loans, deposits and investments.....	65,215 27
From rents from other real estate.....	88 70
From mortgages	84,802 51
From redemption of stocks and bonds.....	27,077 00
From stocks and bonds sold (total par value, \$44,000).....	45,338 48
From real estate sold	40,339 22
	<u>\$1,019,840 11</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$535,729 71
For loans on bonds and mortgages.....	209,235 35
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$139,220.12).....	141,665 00
For interest (other than dividend payments to depositors)...	1,584 48
For current expenses of the bank, viz.:	
For salaries	\$4,370 50
For taxes: Surplus,	68 39
For rent of banking rooms.....	2,000 00
For expenses of other real estate, viz.:	
Repairs	39 90
Taxes	24 00
Other	151 50
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,617 65
	8,271 94
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	25,602 51
Other payments, viz.: Cost of foreclosure of mortgage.....	2,297 19
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	95,453 93
	<u>\$1,019,840 11</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	5,273
Number of accounts opened or reopened during the year.....	1,414
Number of accounts closed during the year.....	914
Amount deposited during the year, not including dividends credited for that period.....	\$656,836 49
Amount withdrawn during the year.....	535,729 71
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$24,625 18
January 1, 1916	26,166 00
	50,791 18
Average amount of each account January 1, 1916.....	282 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$68,153 76
Total expenses of the bank for the year 1915.....	10,019 47
Dividends paid to depositors for the year 1915.....	50,791 18
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>7,343 11</u>

80. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY

[644-646 Broadway; incorporated 1850]

JOSEPH BIRD, President.

CONSTANT M. BIRD, Secretary.

FRANK G. STILES, Vice-President.

ARTHUR STILES, Assistant Secretary.

TRUSTEES

BENJAMIN GRIFFEN,
EDWARD V. Z. LANE,
RICHARD LATHERS, JR.,
ROBERT A. MCKIM,
JOSEPH BIRD,
FRANK G. STILES,
EDWIN S. SCHENCK,

JOSEPH T. BROWN,
SAMUEL CAREY,
J. MCLEAN WALTON,
WALTER C. STOKES,
JAMES E. WARE,
CONSTANT M. BIRD,
PHILIP J. ROSS,

FRANCIS B. GRIFFIN,
HERBERT W. MORSE,
Z. TAYLOR EMERY,
FREDERIC W. FROST,
THOMAS E. LOVEJOY,
EDMOND L. KNOEDLER,
WALTER W. STOKES.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$6,521,400 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$75,000 00	\$95,625 00	\$82,500 00
Cities in other States.....	530,000 00	566,132 65	510,000 00
Cities in this State.....	1,953,000 00	2,113,292 30	1,754,770 00
Counties in this State.....	73,000 00	73,992 80	70,810 00
Towns in this State.....	125,000 00	125,000 00	117,060 00
Villages in this State.....	15,000 00	15,000 00	14,899 50
Railroad mortgage bonds....	1,566,000 00	1,758,560 00	1,468,280 00
	<u>\$4,327,000 00</u>	<u>\$4,747,592 75</u>	<u>\$4,018,309 50</u>

4,018,309 50

Banking house and lot, book value, \$600,000; cost, \$810,169.09;
actual cash value.....

600,000 00

Other real estate, book value, \$444,109.10; cost, \$444,109.10;
actual cash value.....

444,109 10

Cash on deposit in banks or trust companies.....

775,566 97

Cash on hand.....

53,181 84

Total of collectible interest.....

103,617 04

Amount of all other assets, viz.: Rents due.....

1,429 55

\$12,517,614 00**LIABILITIES**

Amount due depositors, viz.:

Principal

\$11,435,130 03

Dividends credited or to be credited for the six

months ending with December 31, 1915.....

189,486 87

\$11,624,616 90

Other liabilities, viz.: Expenses incurred, but unpaid, tank
and riser, bank building.....

1,500 00

Surplus on market value.....

891,497 10

\$12,517,614 00

Surplus on par value, \$1,200,187.60.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day.....

\$692,112 27

From depositors, not including dividends credited.....

2,742,823 19

From interest on loans, deposits and investments.....

510,869 01

From rents from banking house.....

20,875 00

From rents from other real estate.....

39,447 11

From mortgages

378,500 00

From redemption of stocks and bonds.....

52,500 00

From all other sources, viz.: From Insurance Co. for fire loss.

6,117 00

\$4,443,243 58

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PAYMENTS

To depositors, including dividends paid to them.....	\$3,472,089 39
For loans on bonds and mortgages.....	12,000 00
For current expenses of the bank, viz.:	
For salaries	\$40,813 75
For taxes: Banking house: \$8,841.30; surplus, \$7,592.31	14,434 11
For expenses, except taxes, of banking house:	
Repairs	1,957 24
Insurance	751 72
Other	8,201 66
For expenses of other real estate, viz.:	
Repairs	6,386 55
Insurance	1,267 27
Taxes	8,233 79
Other	11,887 14
For other expenses, not including expenses of other real estate nor other expenses of banking house...	10,063 75
	<hr/> 104,156 98
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	19,968 45
Other payments, viz.: Restoring buildings destroyed by fire..	6,279 95
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	828,748 81
	<hr/> <hr/> \$4,443,243 58

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	21,333
Number of accounts opened or reopened during the year.....	3,144
Number of accounts closed during the year.....	3,169
Amount deposited during the year, not including dividends credited for that period.....	\$2,742,823 19
Amount withdrawn during the year.....	3,472,089 39
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$193,110 19
January 1, 1916	189,486 87
	<hr/> 382,597 06
Average amount of each account January 1, 1916.....	544 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$573,317 51
Total expenses of the bank for the year 1915.....	111,936 93
Dividends paid to depositors for the year 1915.....	382,597 06
Net earnings for the year 1915 over expenses and dividends paid to depositors	78,783 52

81. METROPOLITAN SAVINGS BANK, NEW YORK CITY

[59-61 Cooper square (Third avenue); incorporated 1852]

J. B. CURREY, President.
 AUGUSTUS HUTCHINS, Vice-Pres.
 WILLIAM SHERER, Vice-President.

EDWARD SHERER, Secretary.
 ROBERT D. ANDREWS, Asst. Secy.

TRUSTEES

AUG. S. HUTCHINS,	LEE W. GROVES,	EDWARD H. SWAN,
WILLIAM SHERER,	WILLIS S. PAINE,	CHAS. P. EMMONS,
JONATHAN B. CURREY,	AUGUSTUS K. SLOAN,	EDWARD SHERER,
WALDO HUTCHINS,	ROBERT D. ANDREWS,	DEWITT C. FALLS,
WILLIAM E. HUTCHINS,	AUGUSTUS H. SANDS,	JOHN S. SPENCER.

FINANCIAL**RESOURCES**

Bonds and mortgages \$7,917,308 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts	\$200,000 00	\$213,250 00	\$180,000 00	
Cities in other States.....	1,072,000 00	1,106,030 30	1,034,620 00	
Cities in this State.....	2,229,900 00	2,225,481 40	2,081,408 00	
Counties in this State.....	50,000 00	55,000 00	50,000 00	
Railroad mortgage bonds ...	950,000 00	1,049,900 00	834,000 00	
	<u>\$4,501,900 00</u>	<u>\$4,649,661 70</u>	<u>\$4,180,028 00</u>	4,180,028 00
Banking house and lot, book value, \$95,000; cost, \$243,346.71; actual cash value				95,000 00
Other real estate, book value, \$250,556.34; cost, \$250,556.34; actual cash value.....				222,000 00
Cash on deposit in banks or trust companies.....				790,486 40
Cash on hand				30,640 39
Total of collectible interest.....				101,884 09
Amount of all other assets, viz.: Rent from banking house..				66 66
				<u><u>\$13,337,413 54</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,295,035 43
Dividends credited or to be credited for the six months ending with December 31, 1915.....	236,349 42
	<u>\$12,531,384 85</u>
Surplus on market value	806,028 69
	<u><u>\$13,337,413 54</u></u>

Surplus on par value, \$1,127,900.69.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1 1915, before transactions of the day.....	\$975,985 39
From depositors, not including dividends credited.....	2,633,012 32
From interest on loans, deposits and investments.....	579,835 98
From rents from banking house.....	4,060 00
From rents from other real estate.....	9,129 13
From mortgages	203,405 00
From redemption of stocks and bonds.....	113,000 00
From stocks and bonds sold (total par value, \$300,000).....	286,202 50
From real estate sold	97,223 13

From all other sources, viz.:

Rebate of expenses	\$34 20	
Received on account of real estate sold.....	1,500 00	
From receiver, rents during foreclosure.....	487 38	
		<u>\$2,021 58</u>
		<u>\$4,903,875 03</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,582,864 34	
For loans on bonds and mortgages.....	155,685 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$256,900).....	265,104 80	
For interest (other than dividend payments to depositors) ..	1,428 27	
For current expenses of the bank, viz.:		
For salaries	\$29,855 00	
For taxes: Banking house, \$1,575.50; surplus, \$7,870.20.	8,945 70	
For expenses, except taxes, of banking house:		
Insurance	135 00	
For expenses of other real estate, viz.:		
Repairs	5,800 43	
Insurance	360 93	
Taxes	3,770 84	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	12,418 02	
		61,285 42
For real estate acquired by foreclosure, or in settlement of debts due the bank	13,003 24	
Other payments, viz.: Suspense account.....	3,377 17	
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	821,126 79	
		<u>\$4,903,875 03</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	16,318	
Number of accounts opened or reopened during the year....	2,417	
Number of accounts closed during the year.....	2,474	
Amount deposited during the year, not including dividends credited for that period.....	\$2,633,012 32	
Amount withdrawn during the year.....	3,582 864 34	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$235,610 43	
January 1, 1916	236,349 42	
		471,959 85
Average amount of each account January 1, 1916.....		767 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$575,337 21	
Total expenses of the bank for the year 1915.....	61,285 42	
Dividends paid to depositors for the year 1915.....	471,959 85	
Net earnings for the year 1915 over expenses and dividends paid to depositors	42,091 94	

82. NEW YORK SAVINGS BANK, NEW YORK CITY

[83 Elghth avenue; incorporated 1854]

WILLIAM FELSINGER, President. **JAMES L. WANDLING**, Treasurer.
BENJ. A. WILLIAMS, Vice-President. **WALTER R. BRINCKERHOF**, Sec.
JOHN ARTHUR GREENE, Vice-Pres.

TRUSTEES

WILLIAM FELSINGER, **HERBERT D. BROWN**, **ALEXANDER M. WELCH**,
JAMES L. WANDLING, **JOHN A. GREENE**, **WILLIAM W. HALL**,
ELBE D. CORDTS, **FRANK B. SMIDT**, **WILLIAM J. SLOANE**,
BENJ. A. WILLIAMS, **THOMAS P. SPENCER**, **W. R. BRINCKERHOFF**,
 WILLIAM J. HOE.

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$24,634,250 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$300,000 00	\$307,125 00	\$316,000 00
State of California	400,000 00	376,000 00	376,000 00
State of Maryland	100,000 00	94,645 00	95,000 00
State of Massachusetts	650,000 00	703,710 00	604,000 00
State of Tennessee	200,000 00	206,778 80	210,000 00
Cities in other States.....	4,440,500 00	4,649,805 49	4,439,947 50
Cities in this State.....	4,734,500 00	4,854,424 74	4,766,635 00
Counties in this State.....	246,000 00	249,486 00	237,960 00
Railroad mortgage bonds ...	4,885,000 00	5,033,450 52	4,569,360 00
	<u>\$15,936,000 00</u>	<u>\$16,475,425 55</u>	<u>\$15,614,902 50</u>

15,614,902 50

Banking house and lot, book value, \$250,000; cost, \$449,851.80;
 actual cash value..... 250,000 00

Other real estate, book value, \$129,000; cost, \$129,000;
 actual cash value..... 129,000 00

Cash on deposit in banks or trust companies..... 2,977,194 47

Cash on hand..... 29,337 79

Total of collectible interest..... 365,991 17

\$44,000,675 93

LIABILITIES

Amount due depositors, viz.:

Principal.....\$39,666,680 29
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 760,454 14

\$40,427,134 43

Surplus on market value..... 3,573,541 50

\$44,000,675 93

Surplus on par value, \$3,894,639.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$2,453,863 50
 From depositors, not including dividends credited..... 7,685,756 59
 From interest on loans, deposits and investments..... 1,914,205 16
 From rents from other real estate..... 8,100 58
 From mortgages..... 650,212 00
 From redemption of stocks and bonds..... 702,500 00
 From all other sources, viz.:

From receiver of mortgaged property..... \$375 00
 Fire loss..... 52 80
 Rebate on premiums..... 9 20

937 00

\$13,415,574 83

PAYMENTS

To depositors, including dividends paid to them.....	\$7,657,806 09
For loans on bonds and mortgages.....	810,884 08
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,729,000).....	1,745,235 72
For interest (other than dividend payments to depositors)....	15,354 14
For current expenses of the bank, viz.:	
For salaries	\$58,115 80
For taxes: Banking house, \$5,375.80; surplus, \$30,331.52	35,707 32
For expenses, except taxes, of banking house:	
Repairs	315 72
Other	12,422 22
For expenses of other real estate, viz.:	
Repairs	701 16
Insurance	456 47
Taxes	2,364 58
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,927 28
	112,010 55
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	66,743 58
Other payments, viz.: Taxes advanced.....	1,008 41
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	3,006,532 26
	<u>\$13,415,574 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	48,949
Number of accounts opened or reopened during the year.....	7,537
Number of accounts closed during the year.....	6,653
Amount deposited during the year, not including dividends credited for that period.....	\$7,685,756 59
Amount withdrawn during the year.....	7,657,806 09
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$748,555 98
January 1, 1916	760,454 14
	1,509,010 12
Average amount of each account January 1, 1916.....	825 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,895,541 74
Total expenses of the bank for the year 1915.....	112,010 55
Dividends paid to depositors for the year 1915.....	1,509,010 12
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	274,521 07

83. NORTH RIVER SAVINGS BANK, NEW YORK CITY

[31 West 34th street; incorporated 1886]

JOHN H. SELMES, President.**CHARLES ROHE, Vice-President.****CHRISTIAN F. TIETJEN, Vice-Pres.****GEORGE T. CONNETT, Treasurer.****HERMAN F. DIETMANN, Asst. Treas.****HOBERT G. MILBANK, Asst. Secy.****TRUSTEES****CHRISTIAN F. TIETJEN,****JOHN H. SELMES,****CHARLES ROHE,****R. H. MACDONALD,****WILLIAM H. SAGE,****ALBERT B. ASHFORTH,****JOHN A. HANCE,****CHAS. W. CARPENTER,****CHARLES H. PARSONS,****W. C. OTTERSON,****T. A. BALL.****THEODORE H. BANKS,****ROBERT E. GOFFE,****HENRY B. FISCHER,****GEORGE T. CONNETT,****FRANK PRESBREY,****FINANCIAL****RESOURCES**

Bonds and mortgages.....\$4,786,300 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$100,000 00	\$107,890 63	\$112,000 00	
State of Massachusetts.....	300,000 00	329,069 00	277,000 00	
Cities in other States.....	755,000 00	786,866 40	747,350 00	
Cities in this State.....	1,028,000 00	1,085,293 67	1,071,090 00	
Counties in this State.....	110,000 00	115,208 39	114,950 00	
Villages in this State.....	108,000 00	104,807 28	105,530 00	
Railroad mortgage bonds....	900,000 00	890,978 43	842,500 00	
	<u>\$3,294,000 00</u>	<u>\$3,540,208 80</u>	<u>\$3,270,920 00</u>	3,270,920 00
Banking house and lot, book value, \$237,000; cost, \$237,000; actual cash value.....				237,000 00
Other real estate, book value, \$98,571.50; cost, \$98,571.50; actual cash value.....				98,571 50
Cash on deposit in banks or trust companies.....				809,103 27
Cash on hand.....				20,962 60
Total of collectible interest.....				101,760 50
Amount of all other assets, viz.: Rents accrued.....				50 00
				<u><u>\$9,324,657 87</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$3,600,586 06	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	140,733 76	
		\$8,741,318 82
Other liabilities, viz.: Adjustment account of rents received to be applied on mortgage loan.....		775 72
Surplus on market value.....		582,563 33
		<u><u>\$9,324,657 87</u></u>

Surplus on par value, \$605,643.33.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$695,679 01
From depositors, not including dividends credited.....	2,359,458 65
From interest on loans, deposits and investments.....	393,689 39
From rents from other real estate.....	2,594 50
From mortgages.....	218,200 00
From redemption of stocks and bonds.....	34,000 00

From all other sources, viz.:

For account subordinate interest in mortgages.....	\$5,498 02
Satisfaction pieces and notary fees.....	34 25
Refund for appraisals and counsel fee.....	285 00
Check received for rent, not good.....	260 00
Settlement of rent loss.....	160 00
Insurance premiums returned account of rate reduction	40 34
Premium on exchange of bonds.....	500 00
For adjustment account of rents received to be applied on mortgage loan.....	2,451 26
Refund of overcharge on advertising.....	2 40

\$9,231 27

\$3,712,852 82

PAYMENTS

To depositors, including dividends paid to them	\$2,648,482 31
For loans on bonds and mortgages.....	53,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$125,000)	129,371 60
For interest (other than dividend payments to depositors)...	140 62
For current expenses of the bank, viz.:	

For salaries	\$24,707 89
For taxes: Banking house, \$3,349.17; surplus, \$4,240.26	7,689 43
For expenses, except taxes, of banking house:	
Repairs	9 60
Other	1,288 66
For expenses of other real estate, viz.:	
Repairs	198 86
Taxes	1,136 19
Other	332 98
For other expenses, not including expenses of other real estate nor other expenses of banking house...	4,830 91

40,194 52

Other payments, viz.:

To subordinate interest in mortgages.....	\$5,498 02
Taxes advanced on banking house.....	4,174 34
Check received from tenant, not good, returned to him	260 00
Adjustment account of rents received to be applied on mortgage loan	1,675 54

11,607 90

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	830,055 87
	<u>\$3,712,852 82</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	18,918
Number of accounts opened or reopened during the year	3,058
Number of accounts closed during the year.....	2,570
Amount deposited during the year, not including dividends credited for that period.....	\$2,359,458 65
Amount withdrawn during the year.....	2,648,482 31
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$141,558 27
January 1, 1916	140,733 76
	282,292 03
Average amount of each account January 1, 1916.....	462 06
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$385,311 04
Total expenses of the bank for the year 1915.....	44,368 86
Dividends paid to depositors for the year 1915.....	282,292 03
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	58,650 15

84. SEAMEN'S BANK FOR SAVINGS IN THE CITY OF NEW YORK

[74-76 Wall street; incorporated 1829]

DANIEL BARNES, President.**CHARLES B. CARPENTER, Treasurer.****GEORGE H. MACY, Vice-President.****WILLISTON H. BENEDICT, Secretary.****GEORGE F. CRANE, Vice-President.****GEORGE M. HALSEY, Cashier.****TRUSTEES**

GEORGE H. MACY,
ANSON W. HARD,
WILLIAM E. STIGER,
GEORGE F. CRANE,
W. H. BENEDICT,
ANTON A. RAVEN,
WM. A. BUTLER,

DANIEL BARNES,
EDWARD W. SHELDON,
GEORGE C. CLARK,
P. A. S. FRANKLIN,
EUGENE DELANO,
SAMUEL SLOAN,
HENRY R. TAYLOR,

WILLIAM A. HAZARD,
ELLIS G. RICHARDS,
GEO. M. HALSEY,
WM. H. WHEBLOCK,
W. N. DUANE,
ROBERT S. BREWSTER,
V. EVERIT MACY.

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$40,051,000 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>
State of New York.....	\$1,019,000 00	\$1,047,553 50	\$1,060,860 00
State of Maryland.....	100,000 00	93,000 00	94,000 00
State of Massachusetts.....	5,625,000 00	6,152,924 00	5,274,690 00
Cities in other States.....	5,175,000 00	5,547,969 83	4,997,150 00
Cities in this State.....	9,849,100 00	10,255,996 72	9,427,619 00
Counties in this State.....	1,066,500 00	1,062,724 29	1,041,180 00
Railroad mortgage bonds...	17,609,000 00	18,732,473 09	16,112,060 00
	<u>\$40,443,600 00</u>	<u>\$42,892,641 43</u>	<u>\$38,007,559 00</u>

Banking house and lot, book value, \$477,964.85; cost, \$477,964.85; actual cash value.....	477,964 85
Other real estate, book value, \$1,307,756.84; cost, \$1,307,756.84; actual cash value.....	1,307,756 84
Cash on deposit in banks or trust companies.....	4,417,942 28
Cash on hand.....	526,086 86
Total of collectible interest.....	828,954 62
Amount of all other assets, viz.: Insurance premiums advanced	48 00
	<u><u>\$85,617,312 45</u></u>

LIABILITIES**Amount due depositors, viz.:**

Principal.....	\$77,499,635 66
Dividends credited or to be credited for the six months ending with December 31, 1915.....	1,479,735 56
	<u>\$78,979,371 22</u>
Surplus on market value.....	6,637,941 23
	<u><u>\$85,617,312 45</u></u>

Surplus on par value, \$9,073,982.23.**CASH TRANSACTIONS DURING THE YEAR 1915****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$5,096,330 25
From depositors, not including dividends credited.....	12,704,964 00
From interest on loans, deposits and investments.....	3,538,925 57
From rents from banking house.....	4,817 37
From rents from other real estate.....	24,764 72
From mortgages	2,447,000 00
From redemption of stocks and bonds.....	1,675,150 00
From real estate sold.....	62,500 00

From all other sources, viz.:

Deficiency judgment	\$10,000 00	
Settlement of fire loss	8,000 00	
Agreement to sell other real estate	2,000 00	
Insurance premiums advanced refunded	185 73	
		\$20,185 73
		<u>\$25,574,637 64</u>

PAYMENTS

To depositors, including dividends paid to them	\$14,068,119 67	
For loans on bonds and mortgages	4,038,800 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,225,000)	1,242,257 25	
For interest (other than dividend payments to depositors)	11,181 28	
For current expenses of the bank, viz.:		
For salaries	\$80,572 50	
For taxes: Banking house, \$10,453.65; surplus, \$53,837.63	64,290 28	
For expenses, except taxes, of banking house:		
Repairs	3,792 30	
Insurance	345 99	
Other	12,568 17	
For expenses of other real estate, viz.:		
Repairs	3,330 94	
Insurance	3,475 05	
Taxes	12,402 84	
Other	1,138 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house ..	18,899 38	
		202,413 32
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,045,750 89	
Other payments, viz.:		
Improvements on other real estate	\$21,302 80	
Insurance premiums advanced	783 29	
		22,086 09
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	4,944,029 14	
		<u>\$25,574,637 64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	101,669	
Number of accounts opened or reopened during the year	13,443	
Number of accounts closed during the year	12,548	
Amount deposited during the year, not including dividends credited for that period	\$12,704,964 00	
Amount withdrawn during the year	14,068,119 67	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$1,463,922 22	
January 1, 1916	1,479,735 56	
		2,943,657 88
Average amount of each account January 1, 1916	776 82	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$3,458,257 06	
Total expenses of the bank for the year 1915	202,413 32	
Dividends paid to depositors for the year 1915	2,943,657 88	
Net earnings for the year 1915 over expenses and dividends paid to depositors	312,185 86	

85. THE UNION DIME SAVINGS BANK, NEW YORK CITY

[701 Sixth avenue; incorporated 1859]

ALEX. P. W. KINNAN, President.	FRANCIS M. LEAKE, Treasurer.
FRED'K H. ECKER, Vice-President.	WM. H. LOCKE, Assistant Treasurer.
CLERMONT H. WILCOX, Vice-Pres.	FRANK F. HAZARD, Secretary.

TRUSTEES

WM. H. LOCKE,	ALEX. P. W. KINNAN,	EDGAR A. TREDWELL,
CHARLES A. SACKETT,	FRED'K H. ECKER,	WILLIAM B. INNIS,
JAMES H. HERRMAN,	WILLIAM C. LANE,	GEORGE HALDEN,
JOHN R. HEGEMAN,	ABRAM C. DEGRAW,	WILLARD E. EDMISTER,
FRANCIS M. LEAKE,	JOHN F. THOMSON,	FRED'K C. MEACHAM,
CLERMONT H. WILCOX,	WM. MCMASTER MILLS,	JOHN C. VAN CLEAF.

**FINANCIAL
RESOURCES**

Bonds and mortgages\$25,805,350 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts.....	\$50,000 00	\$49,512 95	\$46,000 00
Cities in other States.....	1,780,000 00	1,831,443 52	1,779 270 00
Cities in this State.....	4,160,500 00	4,466,419 44	4,169,715 00
Towns in this State.....	90,000 00	92,896 20	88,800 00
Villages in this State.....	332,000 00	358,142 50	328,390 00
Railroad mortgage bonds...	7,115,000 00	7,322,637 67	6,479,000 00
	<u>\$13,627,500 00</u>	<u>\$14,171,063 28</u>	<u>\$12,891,165 00</u>

Banking house and lot, book value, \$700,000; cost, \$846,- 336.37; actual cash value	700,000 00
Other real estate, book value, \$572,333.31; cost, \$598,- 377.46; actual cash value.....	572,333 31
Cash on deposit in banks or trust companies.....	4,491,412 91
Cash on hand	567,287 79
Total of collectible interest.....	420,977 89
Amount of all other assets, viz.: Rents accrued.....	8,205 83
	<u><u>\$45,456,732 73</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$41,483,853 20
Dividends credited or to be credited for the six months ending with December 31, 1915.....	656,896 70
	<u>\$42,140,749 90</u>
Other liabilities, viz.: Reserve for tax on surplus.....	13,842 00
Surplus on market value	3,302,141 83
	<u><u>\$45,456,732 73</u></u>

Surplus on par value, \$3,938,476.83.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$3,467,662 98
From depositors, not including dividends credited.....	13,110,325 54
From interest on loans, deposits and investments.....	1,894,097 77
From rents from other real estate.....	21,231 07
From mortgages	474,700 00
From redemption of stocks and bonds.....	242,600 00
From all other sources, viz.:	

Refund of expense paid.....	\$71 80
Maintenance of real estate paid refunded.....	625 06
Rent received in advance.....	19 91

616 76

\$19,211,234 12

PAYMENTS

To depositors, including dividends paid to them.....	\$11,976,343 55	
For loans on bonds and mortgages.....	1,391,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$400,000).....	415,830 00	
For interest (other than dividend payments to depositors) ..	1,875 00	
For current expenses of the bank, viz.:		
For salaries	\$85,667 69	
For taxes: Banking house, \$10,719.55; surplus, \$27,- 681.60	38,401 15	
For expenses, except taxes, of banking house:		
Repairs	535 20	
Insurance	651 83	
Other	4,540 78	
For expenses of other real estate, viz.:		
Repairs	3,834 95	
Taxes	21,314 87	
Other	6,223 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	20,213 37	
		181,482 14
For real estate acquired by foreclosure, or in settlement of debts due the bank		185,040 27
Other payments, viz.:		
Expense paid and refunded.....	\$71 80	
Maintenance of real estate paid and refunded.....	535 05	
Forged draft	365 61	
		962 46
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	5,058,700 70	
		<u>\$19,211,234 12</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	122,019
Number of accounts opened or reopened during the year.....	28,179
Number of accounts closed during the year.....	21,424
Amount deposited during the year, not including dividends credited for that period.....	\$13,110,325 54
Amount withdrawn during the year.....	11,976,343 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$645,996 61
January 1, 1916	656,896 70
	<u>1,302,892 31</u>
Average amount of each account January 1, 1916.....	345 36
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	9
Total amount of such accounts.....	\$30,363 61
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,907,489 33
Total expenses of the bank for the year 1915.....	182,102 39
Dividends paid to depositors for the year 1915.....	1,302,892 31
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>422,494 63</u>

86. UNION SQUARE SAVINGS BANK, NEW YORK CITY

[20 Union Square; incorporated 1848]

WM. H. ROCKWOOD, President. SAMUEL WOOLVERTON, Treasurer.
 EGERTON L. WINTHROP, Vice-Pres. FREDERIC C. MILLS, Cashier.
 W. EMLÉN ROOSEVELT, Vice-Pres. HUGH B. GARDNER, Asst. Cashier.
 HENRY R. BRINCKERHOFF, Secy.

TRUSTEES

B. L. WINTHROP, ALBERT M. PATTERSON, BRONSON WINTHROP.
 HEWLETT SCUDDER, WM. DE F. HAYNES, EDWARD M. TOWNSEND.
 W. EMLÉN ROOSEVELT, ISAAC TOWNSEND, LORIN K. SCUDDER.
 CHAS. G. THOMPSON, SAMUEL WOOLVERTON, WM. H. ROCKWOOD.
 FREDERIC S. WELLS, FRANK B. KEECH, NEWBOLD T. LAWRENCE.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$6,314,150 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$300,000 00	\$305,125 00	\$300,000 00
State of Maryland.....	100,000 00	98,500 00	99,000 00
Cities in this State.....	1,047,655 20	1,098,049 61	1,015,835 20
Railroad mortgage bonds....	2,775,000 00	2,859,237 50	2,425,500 00
	<u>\$4,222,655 20</u>	<u>\$4,360,912 11</u>	<u>\$3,840,435 20</u>
			3,840,435 20
Banking house and lot, book value, \$350,000; cost, \$465,- 078.76; actual cash value.....			350,000 00
Cash on deposit in banks or trust companies.....			515,862 90
Cash on hand.....			63,976 11
Total of collectible interest.....			174,129 22

\$11,258,553 43

LIABILITIES

Amount due depositors, viz.:

Principal	\$10,187,817 27
Dividends credited or to be credited for the six months ending with December 31, 1915.....	168,824 72
	<u>\$10,356,641 99</u>
Surplus on market value.....	901,911 44
	<u>\$11,258,553 43</u>

Surplus on par value, \$1,284,131.44.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$625,277 22
From depositors, not including dividends credited.....	2,265,809 74
From interest on loans, deposits and investments.....	470,648 54
From rents from banking house.....	1,000 00
From mortgages	288,750 00
From redemption of stocks and bonds.....	5,000 00
	<u>\$3,656,485 50</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,627,553 69
For loans on bonds and mortgages.....	400,000 00
For current expenses of the bank, viz:	
For salaries	\$27,400 00
For taxes: Banking house, \$3,367.19; surplus, \$5,- 496.99	13,863 18
For expenses, except taxes, of banking house:	
Repairs	830 10
Insurance	104 83
Other	1,315 85
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,576 84
	49,090 80
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	579,839 01
	<u>\$3,656,483 50</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	15,636
Number of accounts opened or reopened during the year....	2,644
Number of accounts closed during the year.....	2,503
Amount deposited during the year, not including dividends credited for that period.....	\$2,265,809 74
Amount withdrawn during the year.....	2,627,553 69
Amount of dividends credited and paid for the year, viz:	
July 1, 1915.....	\$169,073 60
January 1, 1916.....	168,824 72
	337,898 32
Average amount of each account January 1, 1916.....	662 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$479,501 63
Total expenses of the bank for the year 1915.....	49,090 80
Dividends paid to depositors for the year 1915.....	337,898 32
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>92,512 51</u>

87. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK

[606 Madison avenue; incorporated 1889]

CHARLES N. TANTOR, President.
 WILLIAM C. ADAMS, Vice-President.
 FRANCIS G. LLOYD, Vice-President.

JOHN HYSLOP, Treasurer.
 EDWARD H. LANDON, Secretary.
 ADOLPHE F. LÉGOST, Cashier.

TRUSTEES

RICHARD A. ANTHONY,
 PAYSON MERRILL,
 NOAH C. ROGERS,
 JOHN HYSLOP,
 CHARLES N. TANTOR,
 JAMES A. FRAME,

EDWARD I. DEVLIN,
 EDWARD H. LANDON,
 WM. C. ADAMS,
 WILLIAM E. PECK,
 FRANCIS G. LLOYD,
 W. WILLIS REESE,
 JOHN P. MUNN.

N. C. FISHER,
 JOHN E. WEEKS,
 ADOLPHE F. LÉGOST,
 ISSAC N. SELIGMAN,
 LANGLEY W. WIGGIN,
 J. ADAMS BROWN,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,308,550 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts.....	\$40,000 00	\$39,735 00	\$35,850 00
Cities in other States.....	197,000 00	199,386 24	195,520 00
Cities in this State.....	612,400 00	624,950 61	597,619 00
Railroad mortgage bonds....	934,000 00	909,793 53	819,380 00
	<u>\$1,783,400 00</u>	<u>\$1,773,865 38</u>	<u>\$1,648,369 00</u>

1,648,369 00

Banking house and lot, book value, \$130,000; cost, \$130,000;
 actual cash value..... 130,000 00

Cash on deposit in banks or trust companies..... 398,901 29

Cash on hand 10,222 07

Total of collectible interest..... 47,665 53

Amount of all other assets, viz.:

Rents accrued \$1,056 67
 Expenses advanced on account of tenants..... 227 90

1,284 27

\$5,544,992 16

LIABILITIES

Amount due depositors, viz.:

Principal \$5,178,540 94
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 82,258 43

\$5,260,899 37

Other liabilities, viz.:

Mortgage on banking house and lot..... \$75,000 00
 Interest accrued on mortgage..... 1,562 50
 Expenses incurred, but unpaid:
 Repairs, alterations and improvements to bank-
 ing house 4,012 30
 Sundries 639 10

81,214 90

Surplus on market value..... 202,877 89

\$5,544,992 16

Surplus on par value, \$337,908.89.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$443,384 17
 From depositors, not including dividends credited..... 1,730,533 85
 From interest on loans, deposits and investments..... 242,898 10
 From rents from banking house..... 378 33
 From rents from other real estate..... 51 00
 From mortgages 70,000 00
 From redemption of stocks and bonds..... 5,000 00
 From real estate sold..... 32,500 00

From all other sources, viz.:

Interest collected for subordinate mortgagee.....	\$500 00	
Subpoena fees	3 00	
Unexpired insurance policy	38 08	
Sale of old radiator.....	1 08	
Costs and allowances in foreclosure of mortgage...	326 56	
Mortgage on banking house and lot, assumed with interest on same	75,625 00	
Rent of banking rooms refunded.....	500 00	
Allowance on examination and insurance of title to banking house and lot.....	73 43	
Rent of furniture.....	10 00	
		\$77,077 15
		<u>\$2,601,822 60</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,692,382 22	
For loans on bonds and mortgages.....	254,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$81,000)	83,420 49	
For interest (other than dividend payments to depositors) ..	487 52	
For current expenses of the bank, viz.:		
For salaries	\$14,089 00	
For taxes: Banking house, \$1,140.70; surplus, \$1,376.77.	2,517 47	
For expenses, except taxes, of banking house:		
Insurance	325 50	
Other	790 74	
For rent of banking rooms.....	5,000 00	
For expenses of other real estate, viz.:		
Repairs	3 00	
Other	5 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,144 34	
		24,874 95

Other payments, viz.:

Interest paid over to subordinate mortgagee.....	\$500 00	
Cash short	10 00	
Organization expenses refunded to trustees.....	6,687 50	
Costs and allowances in foreclosure of mortgage....	326 56	
Rent of furniture.....	10 00	
Cost of banking house and lot.....	130,000 00	
		137,534 06

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	409,123 36	
	<u>\$2,601,822 60</u>	

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	13,695	
Number of accounts opened or reopened during the year....	2,722	
Number of accounts closed during the year.....	2,069	
Amount deposited during the year, not including dividends credited for that period.....	\$1,730,533 85	
Amount withdrawn during the year.....	1,692,382 22	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$81,127 63	
January 1, 1916	83,358 43	
Credited at other periods.....	1 00	
		163,487 05
Average amount of each account January 1, 1916.....	384 14	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915...	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$248,227 62	
Total expenses of the bank for the year 1915.....	37,787 35	
Dividends paid to depositors for the year 1915.....	163,487 05	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	46,953 22	

88. THE UNIVERSAL SAVINGS BANK, NEW YORK CITY

[149 Broadway; incorporated 1907]

WILBUR F. BROWN, President.
 ROBERT McLEAN, Vice-President.
 CHAUNCEY L. MITCHELL, Vice-Pres.

WILBUR F. BROWN, Jr., Treasurer.
 BYRON W. GREENE, Secretary.

TRUSTEES

WILBUR F. BROWN,
 ROBERT McLEAN,
 C. L. MITCHELL,
 BYRON W. GREENE,
 WILBUR F. BROWN, Jr.,
 ROBERT MAZET,

RUSSELL DART,
 SAMUEL D. FOLSOM,
 FRANK H. HINES,
 COURTNEY HYDE,
 AUGUST H. TIEMEYER,
 GROVER A. WHALEN,
 BLAIR S. WILLIAMS.

WILLIAM M. MORGAN,
 ROBERT C. HILL,
 CHARLES J. AUSTIN,
 SAM. R. OUTERBRIDGE,
 JAMES L. BEYEA,
 JOHN H. HALLOCK.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$149,750 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in this State.....	\$7,000 00	\$6,753 12	\$6,860 00
Railroad mortgage bonds....	64,000 00	61,171 25	60,040 00
	<u>\$71,000 00</u>	<u>\$67,924 37</u>	<u>\$66,900 00</u>

66,900 00

Other real estate, book value, \$12,743.55; cost, \$12,743.55;
 actual cash value..... 12,743 55
 Cash on deposit in banks or trust companies..... 16,703 23
 Cash on hand 1,509 56
 Total of collectible interest..... 2,543 01
 Amount of all other assets, viz.:

Rents accrued	\$38 00
Equipment	398 26
	<u>436 26</u>
	<u>\$250,585 61</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$242,673 77
Dividends credited or to be credited for the six months ending with December 31, 1915.....	3,880 53
	<u>\$246,554 30</u>
Surplus on market value.....	4,031 31
	<u>\$250,585 61</u>

Surplus on par value, \$8,131.31.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$14,809 55
From depositors, not including dividends credited.....	221,482 36
From interest on loans, deposits and investments.....	10,813 78
From rents from other real estate.....	222 42
From mortgages	33,000 00
From stocks and bonds sold (total par value, \$67,000).....	63,650 31
From all other sources, viz.:	
Trustees	\$119 26
Commissions and exchange.....	359 81
Interest to depositors.....	5 26
	<u>484 43</u>

\$344,462 85

PAYMENTS

To depositors, including dividends paid to them.....	\$184,791 29
For loans on bonds and mortgages.....	70,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$69,000).....	64,798 73
For interest (other than dividend payments to depositors)...	564 90
For current expenses of the bank, viz.:	
For rent of banking rooms.....	\$1,200 00
For expenses of other real estate, viz.:	
Repairs	139 50
Insurance	7 50
Taxes	28 54
Other	1 65
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,493 14
	3,880 33
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,593 55
Other payments, viz.: Equipment.....	121 26
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	18,212 79
	<u>\$344,462 85</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	2,905
Number of accounts opened or reopened during the year....	2,422
Number of accounts closed during the year.....	1,471
Amount deposited during the year, not including dividends credited for that period.....	\$221,482 36
Amount withdrawn during the year.....	184,791 29
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$2,505 95
January 1, 1916.....	2,890 53
Credited at other periods.....	104 28
	7,490 86
Average amount of each account January 1, 1916.....	84 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$12,411 32
Total expenses of the bank for the year 1915.....	3,734 67
Dividends paid to depositors for the year 1915.....	7,490 86
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>1,185 79</u>

89. WEST SIDE SAVINGS BANK, NEW YORK CITY

[110-112 Sixth avenue; incorporated 1868.]

CLARENCE O. BIGELOW, President.

WILLIAM V. HUDSON, Secretary.

NELSON S. WESTCOTT, Vice-Pres.

JOHN J. BURKE, Assistant Secretary.

GEORGE E. MARKS, Vice-President.

TRUSTEES

CLARENCE O. BIGELOW,
JOHN C. CARPENTER,
CHARLES E. DUROSS,
EDWARD R. FINCH,
FRANK L. FRUGONE,
ROBERT L. HARRISON,
JOHN W. JACOBUS,

GEORGE E. MARKS,
ARTHUR J. MCCLURE,
JOSEPH ROWAN,
F. L. SATTERLEE,
THOMAS F. SOMERS,
CHAS. H. VAN AKEN,

W. I. LINCOLN ADAMS,
V. CHAPIN DAGGETT,
JOSEPH H. EMERY,
N. S. WESTCOTT,
WM. V. HUDSON,
M. P. GOULD,
RUEL W. POOR.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,171,050 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$50,000 00	\$53,968 75	\$56,000 00
State of Alabama.....	25,000 00	27,310 00	25,000 00
State of California.....	20,000 00	19,411 40	19,400 00
Cities in other States.....	233,000 00	250,871 68	241,470 00
Cities in this State.....	388,646 49	396,302 51	391,346 49
Counties in this State.....	46,000 00	46,157 75	46,460 00
Towns in this State.....	102,487 50	107,906 63	104,682 81
Villages in this State.....	140,126 66	147,629 31	139,437 32
School districts in this State	115,196 64	124,342 94	117,953 75
Railroad mortgage bonds....	150,000 00	150,192 25	132,430 00
	<u>\$1,279,457 29</u>	<u>\$1,324,083 20</u>	<u>\$1,274,180 37</u>
			1,274,180 37

Other real estate, book value, \$57,558.94; cost, \$57,558.94;
actual cash value 57,558 94
Cash on deposit in banks or trust companies..... 180,000 00
Cash on hand 3,482 56
Total of collectible interest..... 40,461 61
\$3,726,733 48

LIABILITIES

Amount due depositors, viz.:

Principal \$3,430,948 82
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 63,175 20
\$3,494,124 02
Surplus on market value..... 232,609 46
\$3,726,733 48

Surplus on par value, \$237,886.38.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$102,298 84
From depositors, not including dividends credited..... 1,003,413 16
From interest on loans, deposits and investments..... 172,485 69
From rents from other real estate..... 1,635 00
From mortgages 76,150 00
From stocks and bonds sold (total par value, \$39,865.82) 90,730 62
From all other sources, viz.:

Expenses repaid	\$75 86
Home savings banks.....	79 00
Cash over	12 20
	<u>166 56</u>
	<u>\$1,446,879 87</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,142,894 60
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$65,000).....	67,647 30
For interest (other than dividend payments to depositors)....	542 50
For current expenses of the bank, viz.:	
For salaries	\$12,891 00
For taxes: surplus	1,784 63
For expenses, except taxes, of banking house:	
Repairs	79 12
Insurance	113 05
Other	127 30
For rent of banking rooms.....	2,700 00
For expenses of other real estate, viz.:	
Repairs	1,300 00
Insurance	67 80
Taxes	846 70
Other	1,022 56
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,058 54
	<hr/> 22,991 69
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	29,111 22
Other payments, viz.: Interest paid on account in litigation	210 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	183,482 56
	<hr/> <hr/> \$1,446,879 87

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	11,563
Number of accounts opened or reopened during the year.....	2,106
Number of accounts closed during the year.....	2,006
Amount deposited during the year, not including dividends credited for that period.....	\$1,003,413 16
Amount withdrawn during the year.....	1,142,894 60
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$56,067 66
January 1, 1916.....	62,175 20
	<hr/> 119,262 86
Average amount of each account January 1, 1916.....	302 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$174,877 65
Total expenses of the bank for the year 1915.....	21,598 63
Dividends paid to depositors for the year 1915.....	119,262 86
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<hr/> 34,016 16

NIAGARA COUNTY

90. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT

[116 Main street; incorporated 1870]

WILLIAM A. WILLIAMS, President. J. E. EMERSON, Secretary.
CHARLES A. HOAG, Vice-President. CHARLES H. WENDELL, Asst. Secy.
JOSEPH DUMVILLE, Vice-President.

TRUSTEES

WM. A. WILLIAMS,	GEORGE H. MOODY,	THOS. M. McGRATH,
CHARLES A. HOAG,	JOHN T. DARRISON,	M. D. CLAPSATTLE,
JOSEPH DUMVILLE,	H. J. BABCOCK,	JOHN B. ARNOLD,
JEROME E. EMERSON,	WM. RICHMOND,	E. M. GRIGG,
	I. A. BRONSON.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$3,747,373 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Louisiana.....	\$100,000 00	\$99,085 00	\$103,000 00
Cities in other States.....	108,000 00	109,858 23	111,210 00
Cities in this State.....	243,568 58	245,987 96	242,895 39
Counties in this State.....	10,000 00	10,000 00	10,000 00
Towns in this State.....	124,918 26	124,918 26	120,933 05
Villages in this State.....	156,000 00	158,885 07	151,770 00
School districts in this State	93,400 00	95,590 48	94,162 50
Railroad mortgage bonds....	696,000 00	736,494 79	599,370 00
	<u>\$1,531,886 84</u>	<u>\$1,580,819 79</u>	<u>\$1,433,310 94</u>

1,433,340 94

Banking house and lot, book value, \$143,955.70; cost, \$143-
955.70; actual cash value..... 140,000 00

Other real estate, book value, \$15,000; cost, \$25,352.69;
actual cash value..... 25,352 69

Cash on deposit in banks or trust companies..... 613,129 18

Cash on hand..... 98,481 61

Total of collectible interest..... 51,832 62

Amount of all other assets, viz.:

Land contracts.....	\$12,055 10
Suspense account.....	2,504 63
Insurance premiums and taxes advanced.....	127 71
Rents accrued.....	310 00
New York State barge canal judgments.....	19,773 99

34,771 43

\$6,144,281 47

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$5,708,114 12
Dividends credited or to be credited for the six months ending with December 31, 1915.....	54,497 74

\$5,762,611 86

Other liabilities, viz.: Expenses incurred, but unpaid, fran-
chise tax..... 1,500 00

Surplus on market value..... 380,169 61

\$6,144,281 47

Surplus on par value, \$478,715.51.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$654,444 79
From depositors, not including dividends credited.....	2,063,037 46
From interest on loans, deposits and investments.....	282,380 35
From rents from banking house.....	6,058 00
From mortgages.....	200,596 00

From redemption of stocks and bonds.....	\$87,170 06
From real estate sold.....	10,344 65
From all other sources, viz.:	
Land contracts	\$1,070 72
Insurance premiums and taxes advanced, refunded..	1,086 76
Waste paper and furniture sold.....	13 96
Rebate on insurance.....	53
	<u>2,171 96</u>

\$3,306,203 27

PAYMENTS

To depositors, including dividends paid to them.....	\$2,321,960 56
For loans on bonds and mortgages.....	111,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$87,385.81).....	87,385 81
For interest (other than dividend payments to depositors)...	1,278 01

For current expenses of the bank, viz.:

For salaries	\$13,050 00
For taxes: Banking house, \$3,107.37; surplus, \$2,716.51	5,823 88
For expenses, except taxes, of banking house:	
Repairs	332 94
Insurance	76 87
Other	3,365 75
For expenses of other real estate, viz.: Other.....	258 61
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,704 10

25,661 65

For real estate acquired by foreclosure, or in settlement of debts due the bank.....

35,697 34

Other payments, viz.:

Land contracts	\$10,344 65
Insurance premiums and taxes advanced.....	1,214 46

11,559 11

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....

711,610 79

\$3,306,203 27

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	12,866
Number of accounts opened or reopened during the year.....	2,024
Number of accounts closed during the year.....	1,568
Amount deposited during the year, not including dividends credited for that period.....	\$2,063,037 46
Amount withdrawn during the year.....	2,321,960 56

Amount of dividends credited and paid for the year, viz.:

April 1, 1915.....	\$55,990 32
July 1, 1915.....	56,244 35
October 1, 1915.....	54,676 70
January 1, 1916.....	54,497 74
Credited at other periods.....	5 42
	<u>\$220,314 53</u>

Debited at other periods.....

13 00

220,302 53

Average amount of each account January 1, 1916.....

443 66

Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....

9

Total amount of such accounts.....

\$30,507 27

Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....

4

Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....

4

Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....

\$283,314 66

Total expenses of the bank for the year 1915.....

26,101 35

Dividends paid to depositors for the year 1915.....

220,302 53

Net earnings for the year 1915 over expenses and dividends paid to depositors.....

36,910 78

91. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS

[304 Niagara street; incorporated 1890]

C. M. YOUNG, President.
 JOSEPH E. MONTAGUE, Vice-President.
 HENRY HUBBS, Vice-President.

JAMES T. LOW, Secretary.
 JOHN P. DOLAN, Treasurer.

TRUSTEES

L. W. PETTEBONE,
 ALEX. J. PORTER,
 JULIUS KRAKOSKI,
 FRANCIS H. SALT,
 FRED J. COE,
 GEORGE F. NYE,

WILLIAM C. WALLACE,
 JOSEPH E. MONTAGUE,
 JOHN T. WILLIAMSON,
 CHRIS. M. YOUNG,
 AUGUSTUS G. PORTER,
 EUGENE CARY,

DE LANCY RANKINE,
 JOHN H. ELLENBAUM,
 RICHARD CRICK,
 FRED'K CHORMANN,
 DRAKE WHITNEY,
 HENRY HUBBS.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$1,174,251 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$5,000 00	\$5,247 25	\$5,050 00	
Cities in this State.....	249,822 00	254,094 99	248,477 62	
Counties in this State.....	5,000 00	4,900 00	4,900 00	
Towns in this State.....	16,000 00	16,557 12	16,380 00	
Villages in this State.....	56,000 00	56,928 18	56,300 00	
School districts in this State	39,000 00	40,742 10	39,050 00	
Railroad mortgage bonds....	18,000 00	18,907 25	14,480 00	
	<u>\$388,822 00</u>	<u>\$397,376 87</u>	<u>\$384,637 62</u>	384,637 62
Other real estate, book value, \$8,986.34; cost, \$8,986.34; actual cash value				8,986 34
Cash on deposit in banks or trust companies.....				301,527 01
Cash on hand				5,875 03
Total of collectible interest.....				37,823 90
				<u>\$1,913,100 90</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,798,546 44	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	31,964 86	\$1,830,511 30
Other liabilities, viz.: Due on mortgages.....		5,908 99
Surplus on market value.....		76,680 61
		<u>1,913,100 90</u>

Surplus on par value, \$80,864.99.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$183,890 06
From depositors, not including dividends credited.....	1,169,365 09
From interest on loans, deposits and investments.....	91,391 60
From rents from other real estate.....	227 71
From mortgages	61,850 00
From redemption of stocks and bonds.....	77,250 00
From all other sources, viz.:	
Due on mortgages.....	\$8,885 82
Sale of travelers checks.....	8 55
	<u>8,844 37</u>
	<u>\$1,592,818 83</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,047,399 62
For loans on bonds and mortgages.....	160,725 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$59,018.00).....	58,331 17
For interest (other than dividend payments to depositors)....	251 27
For current expenses of the bank, viz.:	
For salaries.....	\$6,537 69
For taxes: Surplus.....	658 75
For expenses, except taxes, of banking house:	
Insurance.....	8 60
For rent of banking rooms.....	900 00
For expenses of other real estate, viz.:	
Repairs.....	30 00
Insurance.....	19 25
Taxes.....	124 57
Other.....	71 44
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,455 38
	10,805 66
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,787 27
Other payments, viz.: Paid on mortgages.....	3,116 80
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	307,402 04
	<u>\$1,592,818 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,514
Number of accounts opened or reopened during the year.....	2,396
Number of accounts closed during the year.....	1,874
Amount deposited during the year, not including dividends credited for that period.....	\$1,169,365 09
Amount withdrawn during the year.....	1,047,399 62
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$30,523 48
January 1, 1916.....	31,964 86
Credited at other periods.....	862 87
	63,356 21
Average amount of each account January 1, 1916.....	281 01
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$92,292 78
Total expenses of the bank for the year 1915.....	10,805 66
Dividends paid to depositors for the year 1915.....	63,356 21
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>18,130 91</u>

ONEIDA COUNTY

92. THE ONEIDA COUNTY SAVINGS BANK, ROME

[178 West Dominick street; incorporated 1869]

CHAS. W. LEE, President.
W. W. PARRY, Vice-President.
F. M. ORTON, Vice-President.

A. E. WETHERBEE, Treasurer.
G. L. PRESCOTT, Secretary.

TRUSTEES

F. M. ORTON,
D. L. GREENFIELD,
HOWARD C. WIGGINS,
JOHN E. EDWARDS,

W. W. PARRY,
LAWRENCE CARRY,
ARTHUR J. WYLIE,
D. W. WARDWELL,
CHARLES W. LEE.

JAMES P. OLNEY,
F. G. RATHBUN,
D. L. BRADT,
E. A. SMITH,

FINANCIAL RESOURCES

Bonds and mortgages \$1,436,030 55
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$70,000 00	\$71,922 80	\$68,800 00	
Cities in this State.....	115,530 00	119,408 10	109,493 90	
Towns in this State.....	26,000 00	26,419 50	25,155 00	
Villages in this State.....	264,900 00	260,415 36	249,005 10	
School districts in this State	27,525 00	28,086 19	27,620 00	
Railroad mortgage bonds....	391,000 00	390,923 50	316,730 00	
	<u>\$883,955 00</u>	<u>\$897,175 47</u>	<u>\$796,804 00</u>	796,804 00

Banking house and lot, book value, \$20,000; cost, \$20,342.30;
actual cash value 20,000 00
Cash on deposit in banks or trust companies..... 156,662 59
Cash on hand 26,051 83
Total of collectible interest..... 44,331 82

Amount of all other assets, viz.:

Insurance premiums and taxes advanced.....	\$118 29
Bankers Engineering Company.....	2,629 74
Construction account	50 62
New York State barge canal judgment.....	4,407 34
	<u>7,205 99</u>
	<u>\$2,487,086 78</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,348,755 13
Dividends credited or to be credited for the six months ending with December 31, 1915.....	39,843 92
	<u>\$2,388,599 05</u>
Surplus on market value	98,487 73
	<u>\$2,487,086 78</u>

Surplus on par value, \$185,638.73.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$182,169 40
From depositors, not including dividends credited.....	502,985 26
From interest on loans, deposits and investments.....	113,230 61
From rents from banking house.....	426 00
From mortgages	88,030 00
From redemption of stocks and bonds.....	38,545 00
From stocks and bonds sold (total par value (\$32,000.00))....	30,462 50

From all other sources, viz.:

Correction of interest to depositors.....	\$0 07	
Interest on interest, mortgages.....	143 18	
Appraisals refunded	4 00	
Insurance premiums and taxes advanced, refunded..	681 91	
Home safes and desks sold.....	11 40	
Refund, American Press Association.....	6 33	
	<hr/>	\$845 87
		<hr/>
		<u>\$956,694 64</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$632,397 05
For loans on bonds and mortgages.....	121,665 00
For interest (other than dividend payments to depositors)..	606 50
For current expenses of the bank, viz.:	

For salaries	\$7,550 00	
For taxes: Banking house, \$315.79; surplus, \$719.76; on mortgages, \$65.50.....	1,101 06	
For expenses, except taxes, of banking house:		
Repairs	40 30	
Insurance	68 13	
For rent of banking rooms.....	400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,362 82	
	<hr/>	11,522 30

Other payments, viz.:

Insurance premiums and taxes advanced.....	\$688 84	
Correction of interest to depositors.....	11 26	
Loss on mortgage foreclosure.....	1 57	
Bankers Engineering Company.....	2,629 74	
Construction account	50 63	
New York State barge canal judgments purchased...	4,407 84	
	<hr/>	7,789 37

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	182,714 42
	<hr/>
	<u>\$956,694 64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	7,534
Number of accounts opened or reopened during the year....	741
Number of accounts closed during the year.....	790
Amount deposited during the year, not including dividends credited for that period.....	\$502,985 26
Amount withdrawn during the year.....	632,248 00
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$39,759 89
January 1, 1916.....	39,848 92
Credited at other periods.....	149 06
	<hr/>
	79,752 86
Average amount of each account January 1, 1916.....	317 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$112,178 17
Total expenses of the bank for the year 1915.....	11,522 30
Dividends paid to depositors for the year 1915.....	79,752 86
Net earnings for the year 1915 over expenses and dividends paid to depositors	20,903 01

93. THE ROME SAVINGS BANK, ROME

[122 West Dominick street; incorporated 1851]

SAMUEL H. BEACH, President.
HENRY BARNARD, Sr., Vice-President.
JAMES A. BAILEY, Vice-President.

JAMES T. STONE, Treasurer.
FRANK M. MERTZ, Asst. Treas.
F. M. SHELLEY, Secretary.

TRUSTEES

SAMUEL H. BEACH.
HENRY BARNARD, Sr.,
JOHN D. McMAHON,
THEO. D. MOWRY,

JAMES M. ETHRIDGE,
CARL SIMON,
FRED M. SHELLEY,
JAMES A. BAILEY,
WESTON JENKINS.

JAMES A. SPARGO,
GEORGE A. CLYDE,
A. R. KESSINGER,
HOWARD J. ROWLAND.

FINANCIAL

RESOURCES

Bonds and mortgages \$2,088,948 49
Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
<i>Stocks and bonds</i>			
State of New York.....	\$50,000 00	\$52,000 00	\$52,500 00
State of Massachusetts.....	80,000 00	83,790 00	74,200 00
State of California.....	30,000 00	28,575 00	28,200 00
Cities in other States.....	228,000 00	234,999 65	219,400 00
Cities in this State.....	362,979 79	384,723 37	329,849 79
Counties in this State.....	96,000 00	104,140 00	96,000 00
Towns in this State.....	32,000 00	32,824 00	32,900 00
Villages in this State.....	46,600 00	47,994 75	43,337 00
School districts in this State	26,000 00	26,671 00	26,330 00
Railroad mortgage bonds....	548,500 00	580,406 47	502,065 00

\$1,500,079 79 \$1,576,124 24 \$1,404,781 79

1,404,781 75

Banking house and lot, book value, \$52,000; cost, \$54,000;

actual cash value 52,000 00

Other real estate, book value, \$1,118.15; cost, \$1,118.15;

actual cash value 1,118 15

Cash on deposit in banks or trust companies..... 203,441 50

Cash on hand 22,431 30

Total of collectible interest..... 63,978 51

Amount of all other assets, viz.:

New York State barge canal judgments..... \$9,202 28

Land contracts 4,500 00

Insurance premiums and taxes advanced..... 584 52

14,286 80

\$3,850,986 54

LIABILITIES

Amount due depositors, viz.:

Principal \$3,492,617 72

Dividends credited or to be credited for the six

months ending with December 31, 1915..... 59,208 48

\$3,551,826 20

Surplus on market value 299,160 34

\$3,850,986 54

Surplus on par value, \$394,458.34.

CASH TRANSACTIONS DURING THE YEAR, 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$450,143 70

From depositors, not including dividends credited..... 734,179 52

From interest on loans, deposits and investments..... 167,961 68

From rents from banking house..... 300 00

From mortgages 167,574 95

From redemption of stocks and bonds..... 7,839 39

From real estate sold 4,900 00

From all other sources, viz.:

Waste paper sold..... \$5 50

Appraisals 34 90

ONEIDA COUNTY

225

Land contracts	\$1,000 00
Suspense account	333 20
Insurance premiums and taxes advanced, refunded..	343 16
	<u>\$1,706 76</u>
	<u>\$1,534,595 99</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$952,524 28
For loans on bonds and mortgages	214,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$100,094.94).....	102,419 94
For interest (other than dividend payments to depositors) ..	1,365 38

For current expenses of the bank, viz.:

For salaries	\$11,760 00
For taxes: Banking house, \$617.58; surplus, \$2,601.98; on mortgages, \$129.00.....	3,358 56
For expenses, except taxes, of banking house:	
Repairs	153 27
Insurance	128 40
Other	548 60
For expenses of other real estate, viz.:	
Repairs	51 61
Taxes	390 48
Other	124 41
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,041 16

21,555 49

For real estate acquired by foreclosure, or in settlement of debts due the bank	2,518 15
---	----------

Other payments, viz.:

Suspense account	\$154 25
Insurance premiums and taxes advanced.....	781 15
New York State barge canal judgments purchased..	9,202 28
Land contracts	3,500 00
Loss on sale of real estate.....	252 27

13,889 95

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	225,872 80
--	------------

\$1,534,595 99

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,714
Number of accounts opened or reopened during the year.....	1,255
Number of accounts closed during the year.....	1,075
Amount deposited during the year, not including dividends credited for that period	\$734,179 52
Amount withdrawn during the year	952,524 28
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$59,766 85
January 1, 1916.....	59,208 48
Credited at other periods.....	353 27
	<u>119,328 60</u>
Average amount of each account January 1, 1916.....	366 77
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$169,937 38
Total expenses of the bank for the year 1915.....	21,555 49
Dividends paid to depositors for the year 1915.....	119,328 60
Net earnings for the year 1915 over expenses and dividends paid to depositors	29,053 29

94. THE SAVINGS BANK OF UTICA, UTICA

[233 Genesee street; incorporated 1839]

CHARLES A. MILLER, President.
THEODORE S. SAYRE, Vice-President.RUFUS P. BIRDSEYE, Treasurer.
HARRY A. HILLSINGER, Secretary.

TRUSTEES

WILLIAM KERNAN,
RUFUS P. BIRDSEYE,
THOMAS E. PROCTOR,
CHARLES A. MILLER,CHARLES S. SYMONDS,
FRANK E. WHEELER,
THEODORE S. SAYRE,
HENRY H. COOPER,
N. E. DEVEREUX.GEORGE L. CURRAN,
GEO. L. BRADFORD,
J. DE PRYSTER LYNCH,
CHARLES B. ROGERS,FINANCIAL
RESOURCESBond and mortgages..... \$8,300,532 92
Stock and bonds investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of New York.....	\$250,000 00	\$250,912 00	\$250,000 00
State of Missouri.....	65,000 00	64,311 07	65,000 00
Cities in other States.....	1,749,100 00	1,815,518 60	1,764,452 00
Cities in this State.....	1,944,850 00	2,080,195 07	1,968,357 00
Counties in this State.....	80,000 00	78,790 00	79,500 00
Towns in this State.....	99,900 00	103,261 68	99,000 00
Villages in this State.....	293,123 88	300,245 61	293,335 66
School districts in this State.....	81,400 00	84,257 95	82,166 00
Railroad mortgage bonds...	1,881,000 00	2,045,731 02	1,827,530 00
	<u>\$6,444,373 86</u>	<u>\$6,823,222 95</u>	<u>\$6,415,990 66</u>

6,415,990 66

Banking house and lot, book value, \$93,000; cost, \$249,203.30;
actual cash value..... 93,000 00Other real estate, book value, \$65,813.17; cost, \$83,918.40;
actual cash value..... 65,813 17

Cash on deposit in banks or trust companies..... 1,925,420 55

Cash on hand..... 101,962 73

Total of collectible interest..... 197,816 78

Amount of all other assets, viz.:

Insurance premiums and taxes advanced.....	\$2,948 76
Suspense account.....	463 93
New York State barge canal judgments.....	45,265 12
	<u>48,677 81</u>

\$17,149,214 62

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$15,190,381 44
Dividends credited or to be credited for the six months ending with December 31, 1915.....	265,954 94
	<u>\$15,446,336 38</u>

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1916.....	\$1,813 53
Expenses incurred, but unpaid:	
Attorney's fees.....	1,250 00
Sundries.....	350 00
	<u>3,913 52</u>

Surplus on market value..... 1,698,964 72
\$17,149,214 62

Surplus on par value, \$1,727,347.92.

CASH TRANSACTIONS DURING THE YEAR 1915
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$1,369,816 47
From depositors, not including dividends credited.....	3,250,976 87
From interest on loans, deposits and investments.....	776,736 28
From mortgages.....	371,823 53
From redemption of stocks and bonds.....	876,997 89
From stocks and bonds sold (total par value, \$621,000).....	533,665 73
From loans paid.....	100,000 00
From all other sources, viz.:	
Insurance premiums and taxes advanced, refunded..	\$1,559 23
Suspense account.....	701 18
Interest sundries.....	53 23

Profit and loss.....	\$105 00	
Rent	25 42	
Land contract	1,700 00	
Real estate	3,868 94	
		\$7,514 14
		<u>\$7,287,530 91</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,857,970 23	
For loans on bonds and mortgages.....	411,047 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$860,735.24).....	856,006 02	
For interest (other than dividend payments to depositors)....	8,782 92	
For current expenses of the bank, viz.:		
For salaries	\$27,942 22	
For taxes: Banking house, \$7,556.02; surplus, \$15,082.94; on mortgages, \$1,711.....	24,359 96	
For expenses, except taxes, of banking house:		
Repairs	1,958 21	
Insurance	35 60	
Other	2,733 80	
For expenses of other real estate, viz.: Taxes.....	10 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,638 01	
		71,679 30
Other payments, viz.:		
Insurance premiums and taxes advanced.....	\$3,923 77	
Suspense account	729 21	
Profit and loss.....	16 40	
Other real estate.....	4,671 40	
Interest sundries	96 26	
Salaries taxed at source.....	60 00	
New York State barge canal judgments purchased..	45,265 12	
		54,662 16
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	2,027,383 28	
		<u>\$7,287,530 91</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	33,613	
Number of accounts opened or reopened during the year....	5,355	
Number of accounts closed during the year.....	4,878	
Amount deposited during the year, not including dividends credited for that period.....	\$3,250,976 87	
Amount withdrawn during the year.....	3,857,970 23	
Amount of dividends credited and paid for the year viz.:		
July 1, 1915.....	\$257,635 48	
January 1, 1916.....	255,954 94	
Credited at other periods.....	8,475 55	
		522,065 97
Average amount of each account January 1, 1916.....	467 10	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	4	
Total amount of such accounts.....	\$12,294 90	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$722,072 66	
Total expenses of the bank for the year 1915.....	72,208 47	
Dividends paid to depositors for the year 1915.....	522,055 97	
Net earnings for the year 1915 over expenses and dividends paid to depositors	127,808 22	

ONONDAGA COUNTY

95. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE

[101 South Salina street; incorporated 1855]

HENRY M. ROWLING, President. DOUGLAS E. PETTIT, Treasurer.
WM. D. DUNNING, Vice-President. CHARLES A. HUDSON, Secretary.
ANSON N. PALMER, Vice-President. HULBERT D. ROSE, Auditor.

TRUSTEES

GEO. M. BARNES, T. WM. MEACHEM, HENRY M. ROWLING,
CHAS. E. CHAPPELL, A. E. NETTLETON, ADOLPH H. SCHWARZ,
W. D. DUNNING, ANSON N. PALMER, CHARLES W. SNOW,
CHARLES A. HUDSON, HIRAM W. PLUMB, CHARLES L. STONE,
SALEM HYDE, JOHN R. CLANCY, EDWARD A. POWELL,
A. E. MCCHESENEY, DOUGLAS E. PETTIT.

FINANCIAL RESOURCES

Bonds and mortgages \$16,530,388 10
Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
<i>Stocks and bonds</i>			
Cities in other States.....	750,000 00	\$776,172 75	\$766,250 00
Cities in this State.....	2,780,000 00	2,942,989 32	2,628,300 00
Counties in this State.....	45,000 00	45,045 00	41,900 00
Towns in this State.....	25,200 00	27,405 25	24,912 00
Villages in this State.....	25,000 00	28,000 00	24,500 00
Railroad mortgage bonds....	4,357,000 00	4,630,822 75	4,125,060 00
	<u>\$7,982,200 00</u>	<u>\$8,450,435 07</u>	<u>\$7,620,822 00</u>

7,620,822 00

Banking house and lot, book value, \$760,000; cost, \$860,
445.08; actual cash value 760,000 00
Other real estate, book value, \$11,948.71; cost, \$11,948.71;
actual cash value 11,948 71
Cash on deposit in banks or trust companies..... 1,143,101 79
Cash on hand 130,392 59
Total of collectible interest..... 459,320 64
Amount of all other assets, viz.:

Land contracts	\$63,000 58
Insurance premiums and taxes advanced.....	9,033 33
Rents accrued	4,567 29
	<u>76,610 80</u>
	<u>\$26,732,584 63</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$24,064,192 20
Dividends credited or to be credited for the six months ending with December 31, 1915.....	463,049 83
	<u>24,527,242 13</u>
Other liabilities, viz.: Treasurer's checks outstanding.....	25,635 35
Surplus on market value.....	2,179,707 15
	<u>\$26,732,584 63</u>

Surplus on par value, \$2,541,085.15.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$1,163,077 71
From depositors, not including dividends credited..... 5,960,763 11
From interest on loans, deposits and investments..... 1,178,015 38
From rents from banking house..... 51,427 42
From mortgages 659,460 83
From redemption of stocks and bonds..... 48,100 00
From stocks and bonds sold (total par value, \$640,000).... 600,004 68
From real estate sold..... 10,000 00
From all other sources, viz.:

Treasurer's checks outstanding.....	\$51,975 58
Sale of law library.....	2,000 00
Land contracts	1,760 00
Insurance premiums, taxes and repairs advanced, refunded	8,078 96

Rents on other real estate heretofore sold.....	\$775 00	
Advances for adjusting fire loss refunded.....	300 00	
Unpaid drafts and treasurer's checks credited profit and loss	186 71	
		<u>\$85,076 25</u>
		<u>\$9,735,925 38</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,175,227 90	
For loans on bonds and mortgages.....	824,606 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,232,000).....	1,226,435 50	
For interest (other than dividend payments to depositors) ..	13,071 61	
For current expenses of the bank, viz.:		
For salaries	\$39,506 00	
For taxes: Banking house, \$21,306.55; surplus, \$18,445.96	39,654 51	
For expenses, except taxes, of banking house:		
Repairs	2,548 15	
Insurance	411 80	
Other	30,895 22	
For expenses of other real estate, viz.:		
Repairs	27 40	
Taxes	22 54	
Other	50 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	15,241 65	
		129,417 27
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		24,937 96
Other payments, viz.:		
Treasurer's checks outstanding.....	\$53,296 25	
Insurance premiums, repairs and taxes advanced....	14,905 82	
Cash short	213 14	
Interest paid in error refunded.....	18 75	
Adjustment of fire loss.....	300 00	
Service of witness in law suit.....	10 00	
Taxes on other real estate heretofore sold.....	1 80	
		68,735 76

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	1,273,494 38	
	<u>\$9,735,925 38</u>	

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	53,297	
Number of accounts opened or reopened during the year.....	8,144	
Number of accounts closed during the year.....	8,205	
Amount deposited during the year, not including dividends credited for that period.....	\$5,960,763 11	
Amount withdrawn during the year.....	6,165,576 57	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$453,516 48	
January 1, 1916.....	463,049 93	
Credited at other periods.....	9,651 33	
		926,217 74
Average amount of each account January 1, 1916.....	460 19	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1	
Total amount of such accounts.....	\$3,155 12	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$1,220,824 96	
Total expenses of the bank for the year 1915.....	131,195 94	
Dividends paid to depositors for the year 1915.....	926,217 74	
Net earnings for the year 1915 over expenses and dividends paid to depositors	163,411 28	

96. SKANEATELES SAVINGS BANK, SKANEATELES

[Genesee street; incorporated 1866]

J. HORATIO EARLL, President. EMERSON H. ADAMS, Treasurer.
 J. C. STEPHENSON, Vice-President. H. WINSLOW THURLOW, Secretary.
 W. F. CUDEBACK, Vice-President.

TRUSTEES

J. HORATIO EARLL, GEO. D. CUDEBACK, FOREST G. WEEKS,
 JOHN C. STEPHENSON, DAVID COLTON, F. EUGENE STONE,
 W. F. CUDEBACK, WILLIAM T. THORNE, WILLIAM LOCKWOOD,
 EMERSON H. ADAMS, CHARLES W. HUNT, CORNELIUS MITCHELL,
 GEORGE SMITH.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$751,784 74
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$30,000 00	\$30,260 00	\$30,600 00	
Cities in this State.....	106,500 00	107,135 69	106,365 00	
Villages in this State.....	63,000 00	63,650 00	62,374 00	
School districts in this State	58,550 00	58,532 83	57,531 50	
Railroad mortgage bonds....	110,000 00	101,557 91	88,300 00	
	<u>\$368,050 00</u>	<u>\$361,187 43</u>	<u>\$340,870 50</u>	340,870 50

Banking house and lot, book value, \$9,500; cost, \$13,591.31;
 actual cash value..... 9,500 00
 Cash on deposit in banks or trust companies..... 139,629 86
 Cash on hand..... 12,484 92
 Total of collectible interest..... 18,309 77
 Amount of all other assets, viz.: Rents accrued..... 81 50
\$1,272,461 29

LIABILITIES

Amount due depositors, viz.:

Principal..... \$1,153,473 00
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 21,968 48
\$1,175,441 48

Surplus on market value..... 97,019 81
\$1,272,461 29

Surplus on par value, \$124,399.31.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$113,977 16
 From depositors, not including dividends credited..... 622,847 33
 From interest on loans, deposits and investments..... 57,277 77
 From rents from banking house..... 326 00
 From mortgages..... 46,775 00
 From redemption of stocks and bonds..... 18,750 00
\$859,953 26

PAYMENTS

To depositors, including dividends paid to them..... \$627,282 87
 For loans on bonds and mortgages..... 49,500 00
 For stocks and bonds purchased, including premiums, commis-
 sions, etc. (total par value, \$23,000)..... 23,000 00
 For interest (other than dividend payments to depositors)..... 181 25

For current expenses of the bank, viz.:

For salaries	\$5,300 00	
For taxes: Banking house, \$175.82; surplus, \$387.35.	1,043 17	
For expenses, except taxes, of banking house:		
Repairs	35 54	
Insurance	72 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,423 65	
		\$7,874 36
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		152,114 78
		<u>\$859,953 26</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,722 00	
Number of accounts opened or reopened during the year.....	318 00	
Number of accounts closed during the year.....	274 00	
Amount deposited during the year, not including dividends credited for that period.....	\$622,847 33	
Amount withdrawn during the year.....	627,282 87	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$21,392 15	
January 1, 1916.....	21,571 32	
Credited at other periods.....	294 63	
		43,558 10
Average amount of each account January 1, 1916.....	315 80	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$57,397 00	
Total expenses of the bank for the year 1915.....	7,874 36	
Dividends paid to depositors for the year 1915.....	43,558 10	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	5,964 54	

97. SYRACUSE SAVINGS BANK, SYRACUSE

[102 North Salina street; incorporated 1849]

GEORGE DOHENY, President.

NICHOLAS PETERS, Vice-President.

FRANCIS HENDRICKS, Vice-Pres.

WILLIAM J. REIDEL, Treasurer.

TRUSTEES

JACOB AMOS,
FRED'K W. BARKER,
ALEXANDER H. COWIE,
JOSEPH W. DAWSON,
J. FRANK DUBSTON,
GEORGE DOHENY,

ALAN C. FOBES,
WALTER E. GARDNER,
FRANCIS HENDRICKS,
EDWARD JOY,
WILLIAM MUENCH,
DENNIS MCCARTHY,

A. JUDD NORTHRUP,
NICHOLAS PETERS,
W. J. RIDDELL,
WING R. SMITH,
DE FOREST SETTLE,
LEROY B. WILLIAMS.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$9,342,715 00

Stock and bonds investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Mississippi.....	\$100,000 00	\$100,125 00	\$90,000 00	
Cities in other States.....	650,000 00	678,425 73	628,970 00	
Cities in this State.....	1,248,500 00	1,358,509 79	1,218,370 00	
Counties in this State.....	155,000 00	153,972 76	149,030 00	
Towns in this State.....	62,000 00	62,846 92	58,870 00	
Railroad mortgage bonds....	3,013,000 00	3,063,297 35	2,629,390 00	
	<u>\$5,228,500 00</u>	<u>\$5,417,177 55</u>	<u>\$4,774,130 00</u>	4,774,130 00

Banking house and lot, book value, \$267,019; cost, \$423,-
569.97; actual cash value 267,019 00

Cash on deposit in banks or trust companies..... 522,472 52

Cash on hand 64,788 31

Total of collectible interest..... 73,782 86

\$15,044,907 69

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,964,217 10
Dividends credited or to be credited for the six months ending with December 31, 1915.....	251,600 74
	<u>\$13,215,817 84</u>

Other liabilities, viz.:

Deposits for application fees and searches.....	\$449 00
Treasurer's and teller's checks outstanding.....	14,100 27
	<u>14,549 27</u>

Surplus on market value..... 1,814,540 58

\$15,044,907 69

Surplus on par value, \$2,268,910.58.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$379,667 51
From depositors, not including dividends credited.....	3,375,824 16
From interest on loans, deposits and investments.....	714,784 84
From rents from banking house.....	20,975 00
From rents from other real estate.....	560 00
From mortgages	430,250 00
From redemption of stocks and bonds.....	100,000 00
From real estate sold	12,936 76

From all other sources, viz.:

Treasurer's and teller's checks issued.....	\$1,339,843 31	
Deposits for application fees and searches loaned....	5,848 00	
		\$1,345,691 31
		<u>\$6,380,689 58</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,438,387 88	
For loans on bonds and mortgages.....	452,100 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$510,000).....	476,984 05	
For interest (other than dividend payments to depositors) ..	4,581 03	
For current expenses of the bank, viz.:		
For salaries	\$27,430 00	
For taxes: Banking house, \$6,108.50; surplus, \$15,739.57	21,838 07	
For expenses, except taxes, of banking house:		
Repairs	3,787 28	
Insurance	201 24	
Other	4,980 50	
For rent of banking rooms.....	6,500 00	
For expenses of other real estate, viz.: Repairs....	173 07	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	7,083 51	
		71,993 77
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,936 76
Other payments, viz.:		
Treasurer's and teller's checks paid.....	\$1,337,896 26	
Application fees refunded.....	1,276 00	
Deposits for searches loaned refunded.....	4,273 00	
		1,343,445 26
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		587,260 83
		<u>\$6,380,689 58</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	26,015	
Number of accounts opened or reopened during the year....	3,335	
Number of accounts closed during the year.....	3,191	
Amount deposited during the year, not including dividends credited for that period.....	\$3,375,824 16	
Amount withdrawn during the year.....	3,438,387 88	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$246,763 66	
January 1, 1916.....	251,600 74	
Credited at other periods.....	2,283 97	
		500,647 37
Average amount of each account January 1, 1916.....	508 00	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$685,529 01	
Total expenses of the bank for the year 1915.....	71,993 77	
Dividends paid to depositors for the year 1915.....	500,647 37	
Net earnings for the year 1915 over expenses and dividends paid to depositors	112,887 87	

ONTARIO COUNTY

98. GENEVA SAVINGS BANK, GENEVA

[31 Seneca street; incorporated 1910]

JAMES E. BROWN, President.
A. P. ROSE, Vice-President.

H. A. WHEAT, Vice-President.
GEORGE D. WHEDON, Treasurer.

TRUSTEES

ALEXANDER D. ALLEN,
JAMES E. BROWN,
WILLIAM G. DOVE,
FREDERICK M. EAST,
JOHN C. FITZWATER,
LANSING G. HOSKINS,

WHITMAN H. JORDAN,
ALFRED G. LEWIS,
GEORGE F. LICHT,
PATRICK O'MALLEY,
CHARLES S. BURRELL,
ARTHUR P. ROSE,
H. H. SCHIEFFELIN,

THEODORE J. SMITH,
EDWIN S. THORNE,
D. J. VAN AUKEN,
HENRY A. WHEAT,
GEORGE D. WHEDON,
THOMAS B. WILSON.

FINANCIAL RESOURCES

Bonds and mortgages \$529,070 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$35,000 00	\$35,967 00	\$35,000 00
Cities in this State.....	74,500 00	75,193 38	76,696 00
Villages in this State.....	45,500 00	46,157 11	46,096 00
School districts in this State	33,150 00	39,265 06	39,226 00
Railroad mortgage bonds....	36,000 00	32,967 51	73,740 00
	<u>\$279,150 00</u>	<u>\$279,550 06</u>	<u>\$276,725 00</u>

275,725 00

Cash on deposit in banks or trust companies..... 111,048 19

Cash on hand..... 3,735 73

Total of collectible interest..... 8,636 66

Amount of all other assets, viz.:

New York State barge canal judgments.....	\$4,693 96
Banking house furniture.....	853 53
	<u>5,547 49</u>
	<u><u>\$933,761 07</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$903,550 07
Dividends credited or to be credited for the six months ending with December 31, 1915.....	15,687 29
	<u>\$919,187 46</u>
Surplus on market value.....	14,573 61
	<u><u>\$933,761 07</u></u>

Surplus on par value, \$17,998.61.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$81,334 16
From depositors, not including dividends credited.....	526,924 98
From interest on loans, deposits and investments.....	38,383 33
From mortgages	45,675 00
From redemption of stocks and bonds.....	16,250 00

From all other sources, viz.:

Banking house furniture sold.....	\$25 00	
Exchange and cash over.....	16 83	
Accrued interest on New York State barge canal judgments	346 07	
		<u>\$387 90</u>
		<u>\$708,955 37</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$401,766 23
For loans on bonds and mortgages.....	150,520 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$30,000).....	30,200 00
For interest (other than dividend payments to depositors) ..	441 98
For current expenses of the bank, viz.:	
For salaries	\$4,124 50
For taxes on surplus.....	88 52
For rent on banking rooms.....	535 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,228 34
	<u>5,976 36</u>

Other payments, viz.:

Banking house furniture.....	\$223 27
Exchange and cash short.....	4 58
New York State barge canal judgments purchased..	4,692 96
Accrued interest on New York State barge canal judgments	346 07
	<u>5,266 88</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	114,783 92
	<u>\$708,955 37</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	4,864
Number of accounts opened or reopened during the year....	1,640
Number of accounts closed during the year.....	1,177
Amount deposited during the year, not including dividends credited for that period.....	\$526,924 98
Amount withdrawn during the year.....	401,766 23
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$12,747 08
January 1, 1916.....	15,631 76
Credited at other periods.....	155 58
	<u>28,534 37</u>
Average amount of each account January 1, 1916.....	188 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$39,493 65
Total expenses of the bank for the year 1915.....	6,080 10
Dividends paid to depositors for the year 1915.....	28,534 37
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>4,879 18</u>

ORANGE COUNTY

99. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON

[Incorporated 1871]

TOWNSEND D. WOOD, President. HENRY N. CLARK, Vice-President.
 ROWLAND COCKS, Vice-President. GILBERT T. COCKS, Treasurer.

TRUSTEES

PATRICK BEVANS, GILBERT T. COCKS, FRANK E. VICKERE,
 HENRY N. CLARK, HARVEY A. CALL, TOWNSEND D. WOOD,
 ROWLAND COCKS, L. GRANT GOODNOUGH, STEPHEN B. YOUNG,
 CHARLES C. COCKS, EDWARD L. SYLCOX, GEORGE B. MAILLER

FINANCIAL RESOURCES

Bonds and mortgages..... \$270,103 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Virginia.....	\$5,000 00	\$4,516 50	\$4,500 00
State of Colorado.....	12,400 00	12,400 00	10,912 00
Cities in this State.....	36,000 00	36,974 74	36,690 00
Towns in this State.....	10,000 00	10,000 00	10,120 00
Villages in this State.....	13,100 00	13,272 29	12,990 00
School districts in this State	4,200 00	4,200 00	4,284 00
Railroad mortgage bonds....	39,000 00	39,790 29	31,250 00
	<u>\$119,700 00</u>	<u>121,153 82</u>	<u>\$110,755 00</u>

110,755 00

Banking house and lot, book value, \$5,700; cost, \$5,728.13;
 actual cash value..... 5,700 00
 Other real estate, book value, \$250; cost, \$250; actual cash value 250 00
 Cash on deposit in banks or trust companies..... 22,371 46
 Cash on hand..... 2,264 23
 Total of collectible interest..... 6,516 38
 Amount of all other assets, viz.: Safe, furniture and fixtures. 950 00

\$418,910 07

LIABILITIES

Amount due depositors, viz.:

Principal \$392,967 08
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 7,534 85

\$400,401 87
 18,508 20

Surplus on market value.....

\$418,910 07

Surplus on par value, \$27,453.20.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$42,755 16
 From depositors, not including dividends credited..... 72,139 30
 From interest on loans, deposits and investments..... 18,142 44
 From rents from banking house..... 240 00
 From mortgages 17,048 40

PAYMENTS

From redemption of stocks and bonds.....	\$12,000 00
From all other sources, viz: Cash over.....	5 00
	<hr/>
	\$162,330 30
	<hr/>
To depositors, including dividends paid to them.....	\$85,037 72
For loans on bonds and mortgages.....	39,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$11,400).....	11,400 00
For current expenses of the bank, viz:	
For salaries.....	\$1,130 00
For taxes: Banking house, \$49.22; surplus, \$157.84...	207 08
For expenses, except taxes, of banking house:	
Repairs.....	18 20
Other.....	123 61
For expenses of other real estate, viz: Taxes.....	3 02
For other expenses, not including expenses of other real estate nor other expenses of banking house...	286 00
	<hr/>
	1,756 89
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	24,635 69
	<hr/>
	\$162,330 30
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	1,359
Number of accounts opened or reopened during the year.....	178
Number of accounts closed during the year.....	154
Amount deposited during the year, not including dividends credited for that period.....	\$72,139 30
Amount withdrawn during the year.....	85,037 72
Amount of dividends credited and paid for the year, viz:	
July 1, 1915.....	\$7,450 11
January 1, 1916.....	7,594 85
	<hr/>
	14,984 96
Average amount of each account January 1, 1916.....	294 63
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$19,029 86
Total expenses of the bank for the year 1915.....	1,756 89
Dividends paid to depositors for the year 1915.....	14,984 96
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	2,288 01
	<hr/>

100. GOSHEN SAVINGS BANK, GOSHEN

[11 West Main street; incorporated 1871]

W. D. VAN VLIET, President.

AARON V. D. WALLACE, Vice-President

WILLIAM KNIFFIN, Vice-President.

HENRY B. KNIGHT, Treasurer.

TRUSTEES

FRANK DRAKE,
SENeca JESSUP,
WILLIAM KNIFFIN,
HENRY B. KNIGHT,RALPH L. MCGEOCH,
THOMAS MOULD,
EDWIN L. ROYS,
WM. D. VAN VLIET,
AARON V. D. WALLACE.G. H. BENNETT,
WILLIAM A. WELLS,
HARRY B. SMITH,
JOSEPH MERRITT,FINANCIAL
RESOURCES

Bonds and mortgages.....	\$945,700 00
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in this State.....	\$100,800 00	\$103,476 06	\$98,058 00
Towns in this State.....	39,000 00	41,169 38	41,265 00
Villages in this State.....	118,600 00	120,815 30	122,125 00
School districts in this State	51,600 00	52,514 90	52,120 00
Railroad mortgage bonds....	221,600 00	221,396 25	187,745 00
	<u>\$531,100 00</u>	<u>\$539,361 89</u>	<u>\$501,313 00</u>

Cash on deposit in banks or trust companies.....	501,313 00
Cash on hand.....	29,419 91
Total of collectible interest.....	10,567 88
	<u>20,712 35</u>

\$1,507,713 14

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,412,253 15	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	26,913 33	
	<u>\$1,439,166 47</u>	
Surplus on market value.....		68,546 67

\$1,507,713 14

Surplus on par value, \$98,333.67.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$82,115 78
From depositors, not including dividends credited.....	318,209 16
From interest on loans, deposits and investments.....	65,696 91
From mortgages	78,850 00
From redemption of stocks and bonds.....	20,600 00
	<u>\$565,271 85</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$320,828 76
For loans on bonds and mortgages.....	155,800 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$40,000)	41,925 00
For interest (other than dividend payments to depositors)....	94 71

For current expenses of the bank, viz.:

For salaries	\$4,500 00	
For taxes on surplus	492 95	
For rent of banking rooms	480 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,162 64	\$6,635 59

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	39,987 79	
		<u>\$565,271 85</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	3,345
Number of accounts opened or reopened during the year	459
Number of accounts closed during the year	462
Amount deposited during the year, not including dividends credited for that period	\$318,209 16
Amount withdrawn during the year	320,828 76
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$26,326 25
January 1, 1916	26,897 95
Credited at other periods	15 46
	<u>53,239 57</u>
Average amount of each account January 1, 1916	430 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$67,343 50
Total expenses of the bank for the year 1915	6,635 59
Dividends paid to depositors for the year 1915	53,239 57
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>7,468 34</u>

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101. MIDDLETOWN SAVINGS BANK, MIDDLETOWN

[3 South street; incorporated 1866]

GEO. A. SWAYZE, President.
 JAMES A. CLARK, Vice-President.
 EDMUND MILLEN, Vice-President.

HAROLD B. WOODWARD, Treasurer.
 JAMES F. DOLSON, Asst. Treas.
 CHAS. B. BUCKLEY, Asst. Secy.

TRUSTEES

EDMUND MILLEN,
 JOHN E. ISEMAN,
 JAMES A. CLARK,
 JOHN W. SLAUSON,

EDWARD CANFIELD,
 CHARLES L. MEAD,
 GEORGE A. SWAYZE,

GEORGE W. BALLOU,
 JAMES E. GIBBS,
 JAMES H. SMITH,
 H. B. WOODWARD.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,020,130 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts.....	\$75,000 00	\$82,687 50	\$69,000 00
Cities in other States.....	245,956 00	251,002 16	247,769 68
Cities in this State.....	478,000 00	501,089 89	478,850 00
Counties in this State.....	105,000 00	108,150 00	96,600 00
Towns in this State.....	51,500 00	51,500 00	49,435 00
Villages in this State.....	178,000 00	186,290 73	180,675 00
School districts in this State	52,000 00	52,291 13	52,980 00
Railroad mortgage bonds....	768,000 00	780,870 00	689,410 00
	<u>\$1,953,456 00</u>	<u>\$2,013,881 41</u>	<u>\$1,864,119 68</u>

1,864,119 68

Banking house and lot, book value, \$21,345.30; cost, \$26,284.98; actual cash value..... 25,000 00
 Other real estate, book value, \$150,143.21; cost, \$151,481.69; actual cash value..... 151,000 00
 Cash on deposit in banks or trust companies..... 329,729 52
 Cash on hand..... 30,764 38
 Total of collectible interest..... 59,028 22
 Amount of all other assets, viz.:

Rents accrued \$670 00
 New York State barge canal judgments..... 6,409 51

7,079 51

\$5,486,851 31

LIABILITIES

Amount due depositors, viz.:

Principal \$5,151,348 89
 Dividends credited or to be credited for the six months ending with December 31, 1915..... 98,750 02

\$5,250,098 91

Surplus on market value..... 236,752 40

\$5,486,851 31

Surplus on par value, \$326,068.72.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day..... \$397,844 86
 From depositors, not including dividends credited..... 1,137,754 02
 From interest on loans, deposits and investments..... 235,924 74
 From rents from banking house..... 420 00
 From rents from other real estate..... 7,835 50
 From mortgages 48,470 00
 From redemption of stocks and bonds..... 46,500 00
 From stocks and bonds sold (total par value, \$14,000)..... 14,205 63

\$1,888,954 75

PAYMENTS

To depositors, including dividends paid to them.....	\$1,098,163 30
For loans on bonds and mortgages.....	110,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$302,456).....	290,145 63
For interest (other than dividend payments to depositors)....	3,013 23
For current expenses of the bank, viz.:	
For salaries	\$10,630 00
For taxes: Banking house, \$372.70; surplus, \$1,870.79; on mortgages, \$246	2,439 43
For expenses, except taxes, of banking house: Re- pairs	60 83
For expenses of other real estate, viz.:	
Insurance	535 64
Taxes	2,085 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,539 60
	<hr/>
	20,380 05
Other payments, viz.:	
Additional dividends to depositors.....	\$31 19
Variations in cash	27 94
New York State barge canal judgments purchased..	6,409 61
	<hr/>
	6,458 64
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	360,493 90
	<hr/>
	<u>\$1,888,954 75</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1916.....	12,778
Number of accounts opened or reopened during the year.....	1,620
Number of accounts closed during the year.....	1,428
Amount deposited during the year, not including dividends credited for that period.....	\$1,137,754 02
Amount withdrawn during the year.....	1,098,163 30
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$95,517 26
January 1, 1916.....	98,750 02
	<hr/>
	194,567 28
Average amount of each account January 1, 1916.....	410 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$248,586 84
Total expenses of the bank for the year 1915.....	20,429 18
Dividends paid to depositors for the year 1915.....	194,567 28
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	33,590 38

102. NEWBURGH SAVINGS BANK, NEWBURGH

[40 Smith street; incorporated 1852]

THOMAS E. BALFE, President.
 F. W. SENFF, Vice-President.
 WM. O. MAILLER, Vice-President.

FREDERICK E. BALFE, Treasurer.
 WARREN F. DICKHY, Asst. Treas.
 ISAAC C. CHAPMAN, Secretary.

TRUSTEES

THOMAS F. BALFE,
 ISAAC C. CHAPMAN,
 WILLIAM O. MAILLER,
 JOSEPH CHADWICK,

A. Y. WELLER,
 GEORGE W. GREEN,
 F. W. SENFF,
 WILLIAM F. CASSEDY,
 THOS. F. CHADWICK.

S. V. SCHOONMAKER,
 FRED'K C. BALEE,
 JOHN T. HOWELL,
 HIRAM MERRITT,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$8,266,722 75
 Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$100,000 00	\$100,000 00	\$102,000 00
State of Massachusetts.....	115,000 00	119,600 00	111,550 00
Cities in other States.....	565,500 00	615,876 80	571,705 00
Cities in this State.....	3,339,560 00	3,676,160 84	3,455,448 00
Counties in this State.....	541,543 01	574,023 81	539,893 01
Towns in this State.....	85,000 00	86,154 50	85,130 00
School districts in this State	12,000 00	12,000 00	12,000 00

\$4,818,608 01 \$5,183,831 95 \$4,877,719 01

4,877,719 01

Banking house and lot, book value, \$30,000; cost, \$115,527.16;
 actual cash value..... 30,000 00
 Cash on deposit in banks or trust companies..... 872,450 10
 Cash on hand..... 24,502 85
 Total of collectible interest..... 173,138 59

\$14,244,533 30

LIABILITIES

Amount due depositors, viz:

Principal.....\$12,178,164 70
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 237,235 09

\$12,410,399 79

Surplus on market value..... 1,834,133 51

\$14,244,533 30

Surplus on par value, \$1,775,082.51.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$1,199,870 27
 From depositors, not including dividends credited..... 1,433,748 56
 From interest on loans, deposits and investments..... 637,894 36
 From rents from banking house..... 1,755 96
 From mortgages..... 876,250 00
 From redemption of stocks and bonds..... 585,540 00

\$4,735,059 15

PAYMENTS

To depositors, including dividends paid to them.....	\$2,047,091 80
For loans on bonds and mortgages.....	1,482,350 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$260,000)	260,000 00
For interest (other than dividend payments to depositors)....	766 97
For current expenses of the bank, viz:	
For salaries	\$34,520 00
For taxes: Banking house, \$1,149.69; surplus, \$16,675.47	17,825 16
For expenses, except taxes, of banking house:	
Repairs	106 37
Insurance	136 19
Other	275 85
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,601 96
	<u>47,047 43</u>
Other payments, viz.: Adjustment of dividends on dormant account	250 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	306,852 95
	<u><u>\$4,735,059 15</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	18,657
Number of accounts opened or reopened during the year.....	1,282
Number of accounts closed during the year.....	1,616
Amount deposited during the year, not including dividends credited for that period.....	\$1,433,748 56
Amount withdrawn during the year.....	2,047,091 80
Amount of dividends credited and paid for the year, viz:	
July 1, 1915.....	\$237,601 97
January 1, 1916.....	237,265 00
	<u>474,837 06</u>
Average amount of each account January 1, 1916.....	665 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$625,430 23
Total expenses of the bank for the year 1915.....	47,897 43
Dividends paid to depositors for the year 1915.....	474,837 06
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u><u>102,695 74</u></u>

103. WALDEN SAVINGS BANK, WALDEN

[Corner Ulster avenue and Bank street; incorporated 1872]

HIRAM B. WOOSTER, President.

ELIAS MULFORD, Vice-President.

THERON L. MILLSPAUGH, Vice-Pres.

CHARLES W. SADLER, Treasurer.

TRUSTEES

T. L. MILLSPAUGH,
HIRAM B. WOOSTER,
ALBERT S. EMBLER,
SIMON VERNOOY,ELIAS MULFORD,
EDWARD WHITEHEAD,
CHARLES W. SADLER,
R. A. DEMAREST,
C. FRED FOWLER,HARVEY N. SMITH,
SAMUEL ANDREWS,
JOHN SIMPSON,
JOHN AHRENS,FINANCIAL
RESOURCES

Bonds and mortgages..... \$635,304 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts.....	\$5,000 00	\$5,637 50	\$4,650 00
Cities in other States.....	40,000 00	43,606 48	41,000 00
Cities in this State.....	77,000 00	79,081 10	73,970 00
Counties in this State.....	15,000 00	16,347 66	14,300 00
Towns in this State.....	49,000 00	50,430 53	47,970 00
Villages in this State.....	91,500 00	93,643 55	89,490 00
School districts in this State	27,700 00	28,698 23	28,163 00
Railroad mortgage bonds....	70,000 00	68,425 00	66,650 00
	<u>\$375,200 00</u>	<u>\$394,809 08</u>	<u>\$356,792 00</u>

356,792 00

Banking house and lot, book value, \$19,000; cost, \$19,262.54;
 actual cash value.....

19,000 00

Cash on deposit in banks or trust companies.....

51,975 49

Cash on hand.....

12,345 33

Total of collectible interest.....

17,754 54

Amount of all other assets, viz.: Land contract.....

1,500 00

\$1,094,671 36

LIABILITIES

Amount due depositors, viz.:

Principal..... \$984,339 75

Dividends credited or to be credited for the six
months ending with December 31, 1915.....

18,265 58

\$1,004,605 34

Surplus on market value.....

90,066 02

\$1,094,671 36

Surplus on par value, \$108,474.02.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day.....

\$68,350 60

From depositors, not including dividends credited.....

248,655 54

From interest on loans, deposits and investments.....

48,112 82

From mortgages.....

44,300 00

From redemption of stocks and bonds.....

30,945 41

From all other sources, viz.:

Land contracts..... \$100 00

From mortgage for privilege of paying before due..

125 00

225 00\$440,589 37

PAYMENTS

To depositors, including dividends paid to them.....	\$274,729 26
For loans on bonds and mortgages.....	77,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$18,068.36).....	18,068 36
For current expenses of the bank, viz.:	
For salaries.....	\$3,800 00
For taxes: Banking house, \$201.55; surplus, \$311.17; on mortgages, \$146.50.....	1,159 22
For expenses, except taxes, of banking house:	
Repairs	38 00
Insurance	84 00
Other	230 92
For other expenses, not including expenses of other real estate nor other expenses of banking house....	558 19
	5,920 93
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	64,320 82
	<u>\$440,589 37</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,231
Number of accounts opened or reopened during the year.....	417
Number of accounts closed during the year.....	325
Amount deposited during the year, not including dividends credited for that period.....	\$248,655 54
Amount withdrawn during the year.....	274,729 26
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$18,023 05
January 1, 1916.....	18,265 56
	36,288 61
Average amount of each account January 1, 1916.....	310 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3 & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$48,268 64
Total expenses of the bank for the year 1915.....	5,920 93
Dividends paid to depositors for the year 1915.....	36,288 61
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	6,059 10

104. THE WARWICK SAVINGS BANK, WARWICK

[Main street; incorporated 1875]

JOHN SAYER, President.
THOMAS WELLING, Vice-President.WILBUR C. LAZEAR, Vice-President.
JOSEPH E. V. MILLER, Treasurer.

TRUSTEES

JOHN SAYER,
JOS. E. V. MILLER,
THOMAS WELLING,
WILBUR C. LAZEAR,BENJ. F. VAIL,
HENRY PELTON,
JOHN W. SANFORD,
JOEL H. CRISSEY,
MORRIS RUTHERFORD.CLIFFORD S. BEATTIE,
JOHN B. BRADNER,
FRED C. CARY,
W. B. VAN DEVOORT,FINANCIAL
RESOURCESBonds and mortgages..... \$633,315 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$12,000 00	\$12,227 50	\$11,990 00
Cities in this State.....	133,000 00	157,251 83	153,090 00
Counties in this State.....	20,000 00	23,500 00	19,800 00
Towns in this State.....	34,000 00	35,329 00	32,730 00
Villages in this State.....	142,350 00	146,595 67	140,879 50
School districts in this State	53,000 00	53,922 98	53,560 00
Railroad mortgage bonds....	253,000 00	249,890 00	237,280 00
	<u>\$656,350 00</u>	<u>\$632,707 63</u>	<u>\$630,899 50</u>

Cash on deposit in banks or trust companies..... 630,899 50
 Cash on hand..... 116,574 62
 Total of collectible interest..... 385 65
 Amount of all other assets, viz.: Land contract..... 16,254 54
 4,671 25

\$1,402,100 56

LIABILITIES

Amount due depositors, viz.:

Principal \$1,301,231 76
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 24,158 78

\$1,325,390 54
 76,710 02

Surplus on market value.....

\$1,402,100 56

Surplus on par value, \$102,160 52.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$109,029 12
 From depositors, not including dividends credited..... 214,922 50
 From interest on loans, deposits and investments..... 63,285 92
 From mortgages 54,725 00
 From redemption of stocks and bonds..... 24,200 00
 From real estate sold..... 78 75
 From all other sources, viz.:

Profit and loss..... \$0 09
 Interest on land contract..... 71 25

71 34\$466,312 63

PAYMENTS

To depositors, including dividends paid to them.....	\$289,468 85
For loans on bonds and mortgages.....	37,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$13,000).....	11,908 45
For interest (other than dividend payments to depositors)....	132 70
For current expenses of the bank, viz.:	
For salaries.....	\$4,400 00
For taxes; Surplus.....	552 25
For rent of banking rooms.....	300 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	556 22
	5,838 51
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,403 85
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	116,960 27
	<u>\$466,312 63</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,605
Number of accounts opened or reopened during the year.....	291
Number of accounts closed during the year.....	316
Amount deposited during the year, not including dividends credited for that period.....	\$214,922 50
Amount withdrawn during the year.....	289,468 85
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$24,223 81
January 1, 1916.....	24,158 78
	48,491 69
Average amount of each account January 1, 1916.....	367 65
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3 & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$61,975 02
Total expenses of the bank for the year 1915.....	5,838 51
Dividends paid to depositors for the year 1915.....	48,491 69
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	7,644 82

OSWEGO COUNTY

105. FULTON SAVINGS BANK, FULTON

[75 South First street; incorporated 1871]

WM. J. LOVEJOY, President.
GEO. D. CHAUNCEY, Vice-President.
WATSON A. BUTTS, Vice-President.

HARRY L. STOUT, Treasurer.
CAMERON C. BENEDICT, Secretary.

TRUSTEES

GILES S. PIPER,
WILLIAM J. LOVEJOY,
GEORGE P. WELLS,
H. PUTNAM ALLEN,
CAMERON C. BENEDICT,
EDWIN F. PALMER,

ARTHUR G. GILBERT,
HARRY L. STOUT,
WATSON A. BUTTS,
ELMER E. MORRILL,
GEORGE E. TRUE,

HERBERT J. WILSON,
GEORGE G. CHAUNCEY,
ALBERT I. MORTON,
FRANK W. LASHEE,
JOHN B. SULLIVAN,
WILLIS P. MORIN.

FINANCIAL RESOURCES

Bonds and mortgages \$1,578,286 09
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$28,000 00	\$26,062 50	\$26,500 00	
Cities in other States.....	8,500 00	8,678 50	8,542 50	
Cities in this State.....	228,500 24	232,841 70	232,700 24	
Counties in this State.....	10,000 00	10,323 00	10,300 00	
Towns in this State.....	20,000 00	20,068 13	20,660 00	
Villages in this State.....	159,400 00	163,237 44	160,147 00	
School districts in this State	31,600 00	32,606 01	31,152 00	
Railroad mortgage bonds....	191,000 00	208,411 15	189,320 00	
	<u>\$871,000 24</u>	<u>\$708,117 43</u>	<u>\$669,211 74</u>	669,211 74

Banking house and lot, book value, \$28,812.50; cost, \$30,647;
actual cash value 28,812 50
Cash on deposit in banks or trust companies..... 208,003 44
Cash on hand 28,071 76
Total of collectible interest..... 42,963 54
Amount of all other assets, viz.:

Land contracts	\$1,300 00	
Taxes advanced	665 23	
Safes, furniture, etc.....	5,530 00	
		<u>7,495 33</u>
		<u>\$2,562,844 40</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,343,585 83	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	44,965 04	
		<u>\$2,388,540 87</u>

Other liabilities, viz.: Money held as security for abstracts
loaned 40 00
Surplus on market value..... 174,263 53

\$2,562,844 40

Surplus on par value, \$176,052.03.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$271,476 90
From depositors, not including dividends credited..... 770,106 06

OSWEGO COUNTY

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From interest on loans, deposits and investments.....	\$119,270 52
From rents from banking house.....	400 00
From mortgages	86,516 50
From redemption of stocks and bonds.....	12,872 91
From stocks and bonds sold (total par value, \$10,000).....	9,575 00
From all other sources, viz.:	
Exchange, revenue stamps sold and telephone.....	\$7 52
Small banks lost and paid for.....	4 00
Taxes advanced, refunded	1 74
Money deposited as security for abstracts loaned....	40 00
Cash errors and corrections.....	31 62
Tax search paid by mortgagee.....	50
	<u>85 38</u>
	<u>\$1,270,302 27</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$880,499 07
For loans on bonds and mortgages.....	115,407 38
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$25,000).....	26,062 50
For interest (other than dividend payments to depositors)...	230 21
For current expenses of the bank, viz.:	
For salaries.....	\$5,519 93
For taxes: Banking house, \$526.14; surplus, \$1,727.13	2,253 27
For expenses, except taxes, of banking house:	
Repairs	263 04
Insurance	239 72
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,953 20
	<u>11,279 16</u>
Other payments, viz.:	
Cash errors and corrections.....	\$32 42
Taxes advanced	665 33
	<u>748 75</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	236,075 20
	<u>\$1,270,302 27</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,010
Number of accounts opened or reopened during the year....	803
Number of accounts closed during the year.....	919
Amount deposited during the year, not including dividends credited for that period.....	\$770,106 06
Amount withdrawn during the year.....	880,499 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$45,006 70
January 1, 1916.....	44,676 44
Credited at other periods	833 98
	<u>90,514 12</u>
Average amount of each account January 1, 1916.....	400 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$117,098 70
Total expenses of the bank for the year 1915.....	12,529 16
Dividends paid to depositors for the year 1915.....	90,514 12
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>14,065 42</u>

106. OSWEGO CITY SAVINGS BANK, OSWEGO

[214 West First street; incorporated 1859]

ELLIOTT B. MOTT, President.
 THOMAS F. GLEASON, Vice-President.
 JAMES B. FARWELL, Vice-President.

CHARLES S. WRIGHT, Secretary.
 WM. B. BURR, Treasurer.

TRUSTEES

KARL KELLOGG,
 NIEL GRAY, Jr.,
 BENJAMIN DENTON,
 JOHN SMITH,
 JAMES B. FARWELL,

FRANK P. FARRELL,
 CHARLES H. BOND,
 JAMES K. STOCKWELL,
 EDGAR D. JOHNSON,
 THOMAS F. GLEASON,

ELISHA B. POWELL,
 ELLIOTT B. MOTT,
 ARTHUR C. HALL,
 JOHN D. HIGGINS,
 FRANK E. SAYER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2, 250, 958 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
New York State.....	\$7,000 00	\$7,498 75	\$7,840 00
State of Louisiana.....	15,000 00	15,443 50	15,900 00
State of Oklahoma.....	10,000 00	10,200 00	10,100 00
State of California.....	10,000 00	9,729 00	9,700 00
Cities in other States.....	95,000 00	99,570 43	97,620 00
Cities in this State.....	388,494 67	413,258 53	395,470 32
Towns in this State.....	142,183 28	145,599 63	143,366 53
Villages in this State.....	410,050 00	426,800 69	411,241 65
School districts in this State	147,700 00	153,105 21	150,287 69
Railroad mortgage bonds....	301,600 00	323,252 97	267,114 00

\$1,527,027 95 \$1,606,559 05 \$1,497,740 01

1, 497, 740 01

Banking house and lot, book value, \$38,642.78; cost, \$70,593.96;
 actual cash value.....

35,000 00

Cash on deposit in banks or trust companies.....

189,042 91

Cash on hand.....

29,394 00

Total of collectible interest.....

61,653 06

Amount of all other assets, viz.: New York State Barge canal
 judgments

16,976 23

\$4,060,764 23

LIABILITIES

Amount due depositors, viz.:

Principal \$3,782,588 53

Dividends credited or to be credited for the six
 months ending with December 31, 1915.....

73,462 63

\$3,856,051 16

Surplus on market value.....

224,713 10

\$4,060,764 23

Surplus on par value, \$254,001.04.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day.....

\$197,847 03

From depositors, not including dividends credited.....

936,586 54

From interest on loans, deposits and investments.....

190,812 24

From rents from banking house.....

1,574 74

From mortgages

135,580 00

From redemption of stocks and bonds.....

34,868 66

From stocks and bonds sold (total par value, \$77,212.37) ..

69,537 04

From all other sources, viz.: Exchange.....

32 32

\$1,568,838 56

PAYMENTS

To depositors, including dividends paid to them.....	\$1,101,318 83
For loans on bonds and mortgages.....	184,860 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$29,853.04).....	29,853 04
For current expenses of the bank, viz.:	
For salaries.....	\$3,050 90
For taxes: Banking house, \$391; surplus, \$1,664.23; on mortgages, \$98.50.....	2,453 73
For expenses, except taxes, of banking house:	
Repairs.....	2,321 04
Insurance.....	245 53
Other.....	453 77
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,630 23
	15,393 50
Other payments, viz.: New York State Barge canal judgments purchased.....	16,976 28
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	218,436 91
	<u>\$1,566,836 56</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	7,890
Number of accounts opened or reopened during the year....	1,248
Number of accounts closed during the year.....	1,213
Amount deposited during the year, not including dividends credited for that period.....	\$936,586 54
Amount withdrawn during the year.....	1,101,318 83
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$73,729 77
January 1, 1916.....	73,463 63
Credited at other periods.....	1,106 90
	148,359 30
Average amount of each account January 1, 1916.....	479 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$185,006 29
Total expenses of the bank for the year 1915.....	15,393 50
Dividends paid to depositors for the year 1915.....	148,359 30
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	21,253 49

107. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street; incorporated 1870]

W. B. COUCH, President.
CHAS A. TANNER, Vice-President.

JAMES DUNLAP, Treasurer.

TRUSTEES

LAURENCE CLANCY,
W. B. COUCH,
R. ARTHUR DOWNEY,
PETER HILBERT,
NORMAN L. BATES,J. FRANK MARSDEN,
THOMAS H. BENNETT,
FRED'K B. SHEPHERD,
O. S. OSTERHOUT,
HUBERT J. PEBBLES,CHARLES A. TANNER,
FRED A. GAGE,
A. RAYBORG HUNT,
ALBERT F. MCCARTHY,
ALANSON S. PAGE.FINANCIAL
RESOURCESBonds and mortgages..... \$2,316,435 36
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$231,000 00	\$292,536 91	\$282,280 00
Cities in this State.....	308,248 89	312,728 83	306,888 89
Counties in this State.....	46,579 75	50,965 34	47,512 94
Towns in this State.....	89,653 30	90,966 14	90,457 90
Villages in this State.....	144,600 00	150,882 99	145,120 00
School districts in this State	108,750 00	112,473 47	109,218 50
Railroad mortgage bonds....	496,700 00	576,626 75	490,166 00

<u>\$1,465,531 44</u>	<u>\$1,588,170 43</u>	<u>\$1,460,596 73</u>
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1, 460, 596 73

Banking house and lot, book value, \$20,000; cost, \$29,000;
actual cash value..... 20,000 00
Other real estate, book value, \$2,000; cost, \$9,408.35; actual
cash value 2,000 00
Cash on deposit in banks or trust companies..... 254,141 12
Cash on hand..... 25,625 22
Total of collectible interest..... 61,220 47
Amount of all other assets, viz.:

Land contracts	\$1,515 00
Taxes advanced	19 96
New York State barge canal judgments.....	10,561 84
	<u>12,096 80</u>

\$4,152,115 70

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,797,996 30
Dividends credited or to be credited for the six months ending with December 31, 1915.....	73,983 12
	<u>\$3,871,979 43</u>

Surplus on market value.....	280,136 27
	<u>\$4,152,115 70</u>

Surplus on par value, \$285,070.98.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$266,894 26
From depositors, not including dividends credited.....	891,292 92
From interest on loans, deposits and investments.....	193,221 26
From rents from banking house.....	1,486 09
From mortgages	112,810 02
From redemption of stocks and bonds.....	75,320 12

OSWEGO COUNTY

253

From stocks and bonds sold (total par value, \$20,000)	\$20,462 81
From real estate sold.....	325 00
From all other sources, viz.: Insurance premiums and taxes advanced refunded	3,007 54
	<u>\$1,564,820 02</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,033,471 06
For loans on bonds and mortgages.....	190,650 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$37,021.11).....	37,021 11
For interest (other than dividend payments to depositors)....	116 18
For current expenses of the bank, viz.:	
For salaries	\$6,625 00
For taxes: Banking house, \$693; surplus, \$2,219.43; on mortgages, \$123.50.....	3,040 93
For expenses, except taxes, of banking house:	
Repairs	158 92
Insurance	163 12
For expenses of other real estate, viz.: Other.....	5 60
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,684 14
	11,677 71
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	9,713 11
Other payments, viz.:	
Teller's cash differences.....	\$129 49
Insurance premiums and taxes advanced.....	2,265 06
	2,404 52
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	279,766 34
	<u>\$1,564,820 02</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,506
Number of accounts opened or reopened during the year....	1,111
Number of accounts closed during the year.....	1,117
Amount deposited during the year, not including dividends credited for that period.....	\$891,292 92
Amount withdrawn during the year.....	1,033,471 06
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$73,842 24
January 1, 1916.....	73,983 12
Paid but not credited.....	1,205 26
	149,030 63
Average amount of each account January 1, 1916.....	595 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$189,853 79
Total expenses of the bank for the year 1915.....	11,677 71
Dividends paid to depositors for the year 1915.....	149,030 63
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	29,145 45

PUTNAM COUNTY

108. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

ALEXANDER F. LOBDELL, President.
ARTHUR P. BUDD, Vice-President.

S. PIERRE FIELDS, Vice-President.
GEORGE H. REYNOLDS, Treasurer.

TRUSTEES

MYRON P. HOWES,
FREDERIC S. BAENUM,
DAVID P. VAIL,
L. STARR BARNUM,
ALEX. F. LOBDELL,
ARTHUR P. BUDD,

WILLIAM E. SMITH,
EMERSON W. ADDIS,
FRANK PADDOCK,
S. PIERRE FIELDS,
OSCAR BAILEY,

GEO. H. REYNOLDS,
DANIEL M. BARNES,
FRED. A. PURDY,
BENJAMIN O. NICHOLS,
JOHN R. YALE,
WM. A. FERRIS.

FINANCIAL RESOURCES

Bonds and mortgages \$616,410 19
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$17,000 00	\$17,365 70	\$18,780 00	
Cities in this State.....	183,987 17	186,422 32	184,442 43	
Counties in this State.....	20,000 00	20,078 88	20,059 84	
Towns in this State.....	24,525 00	25,881 24	25,084 72	
Villages in this State.....	226,073 19	233,356 94	230,500 96	
School districts in this State	69,250 00	72,322 50	70,262 40	
Railroad mortgage bonds....	20,000 00	18,600 00	15,350 00	
	<u>\$560,835 36</u>	<u>\$584,023 58</u>	<u>\$562,330 45</u>	562,330 45
Banking house and lot, book value, \$20,000; cost, \$20,230.22; actual cash value				20,000 00
Other real estate, book value, \$4,314.65; cost, \$4,314.65; actual cash value				4,314 65
Cash on deposit in banks or trust companies.....				86,414 70
Cash on hand				4,275 85
Total of collectible interest				15,835 83
Amount of all other assets, viz.: Rents accrued.....				141 50
				<u><u>\$1,309,723 17</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,319,567 33	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	22,297 74	
		\$1,242,865 07
Surplus on market value.....		66,858 10
		<u><u>\$1,309,723 17</u></u>

Surplus on par value, \$65,363.01.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$102,001 02
From depositors, not including dividends credited.....	230,833 22
From interest on loans, deposits and investments.....	57,347 34

From rents from banking house.....	\$663 00
From rents from other real estate.....	66 00
From mortgages	47,109 81
From redemption of stocks and bonds.....	15,115 00
	<hr/>
	\$453,135 39
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$237,196 20
For loans on bonds and mortgages.....	115,300 00
For interest (other than dividend payments to depositors)....	22 46
For current expenses of the bank, viz.:	
For salaries	\$3,067 00
For taxes: Banking house, \$240.66; surplus, \$517.59; on mortgages, \$384.....	1,142 25
For expenses, except taxes, of banking house:	
Repairs	90 27
Other	287 17
For expenses of other real estate, viz.:	
Repairs	15 00
Insurance	97 35
Taxes	149 27
For other expenses, not including expenses of other real estate nor other expenses of banking house...	763 22
	<hr/>
	5,611 53
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,314 65
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	90,690 55
	<hr/>
	\$453,135 39
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	2,836 00
Number of accounts opened or reopened during the year.....	519
Number of accounts closed during the year.....	465
Amount deposited during the year, not including dividends credited for that period.....	\$230,833 22
Amount withdrawn during the year.....	237,196 20
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$22,753 15
January 1, 1916.....	23,297 74
	<hr/>
	46,055 89
Average amount of each account January 1, 1916.....	438 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$58,475 51
Total expenses of the bank for the year 1915.....	5,611 53
Dividends paid to depositors for the year 1915.....	46,055 89
Net earnings for the year 1915 over expenses and dividends paid to depositors	6,808 09
	<hr/>

QUEENS COUNTY

109. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[254 Second avenue; incorporated 1872]

WM. W. WHITLING, Vice-President. GEORGE W. GILLETTE, Secretary.
ALFRED H. SCHLESINGER, Vice-Pres.

TRUSTEES

FERDINAND MARTENS,	FRANK HUNOLD.	HENRY BOHNE.
WM. W. WHITLING,	EDWIN P. ROE,	GEORGE DUEB.
A. H. SCHLESINGER,	WILLIAM F. BUHL,	WILLIAM SCHMIDT,
GEORGE W. GILLETTE,	H. C. POPPENHUSEN,	G. A. S. WIENERS.

FINANCIAL RESOURCES

Bonds and mortgages.....				\$785,960 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$10,000 00	\$9,400 00	\$9,400 00	
Cities in other States.....	129,350 00	135,211 08	137,683 00	
Cities in this State.....	132,000 00	135,900 62	133,040 00	
Counties in this State.....	10,000 00	10,855 70	10,900 00	
Villages in this State.....	18,000 00	18,000 00	17,556 00	
School districts in this State	38,500 00	41,369 60	40,025 00	
Railroad mortgage bonds....	391,000 00	399,420 75	347,160 00	
	<u>\$728,850 00</u>	<u>\$750,157 75</u>	<u>\$675,744 00</u>	675,744 00
Banking house and lot, book value, \$5,000; cost, \$5,000; actual cash value				5,000 00
Other real estate, book value, \$38,249.56; cost \$40,749.56; actual cash value.....				38,249 56
Cash on deposit in banks or trust companies.....				100,971 70
Cash on hand.....				8,940 89
Total of collectible interest.....				29,471 62
Amount of all other assets, viz.: Interest accrued on land contracts				226 01
				<u>\$1,644,563 78</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$1,495,445 97
Dividends credited or to be credited for the six months ending with December 31, 1915.....	28,427 50
	\$1,523,873 56
Surplus on market value.....	120,690 22
	\$1,644,563 78

Surplus on par value, \$173,796.22.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$100,156 73
From depositors, not including dividends credited.....	342,323 11
From interest on loans, deposits and investments.....	78,725 63
From mortgages	57,900 00
From redemption of stocks and bonds.....	16,200 00

From all other sources, viz.:

Telephone calls, revenue stamps, notary and protest fees, and advertising lost passbooks.....	\$13 61	
Satisfaction of mortgage.....	15 76	
Excess interest	2 53	
Insurance premiums advanced, refunded.....	7 00	
Land contracts and interest on same.....	3,336 24	
Fire loss	1,332 70	
Profit on sale of real estate.....	4 00	
To hold against taxes.....	106 00	
		<u>\$5,307 83</u>

\$600, 613 30

PAYMENTS

To depositors, including dividends paid to them.....	\$398,596 35
For loans on bonds and mortgages.....	11,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$25,000).....	25,520 00
For interest (other than dividend payments to depositors)...	68 75
For current expenses of the bank, viz.:	
For salaries	\$5,816 10
For taxes: Banking house, \$41.44; surplus, \$961.25; on mortgages, \$17.....	1,009 00
For rent of banking rooms.....	540 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	517 21
	<u>7,883 00</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	40,749 56
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Other payments, viz.:

Lot for banking house.....	\$5,000 00
Fire loss	1,332 70
Satisfaction of mortgage.....	15 75
Held against taxes.....	185 46
Telephone calls, revenue stamps, notary and protest fees, and advertising lost passbooks.....	13 61
Excess interest	2 53
Insurance premiums advanced.....	3 00
	<u>6,483 05</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	109,912 59
--	------------

\$600, 613 30

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,413
Number of accounts opened or reopened during the year.....	392
Number of accounts closed during the year.....	359
Amount deposited during the year, not including dividends credited for that period.....	\$342,323 11
Amount withdrawn during the year.....	398,596 35
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$28,399 17
January 1, 1916.....	28,427 59
	<u>56,826 76</u>
Average amount of each account January 1, 1916.....	446 49
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$79,165 89
Total expenses of the bank for the year 1915.....	7,883 00
Dividends paid to depositors for the year 1915.....	56,826 76
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>14,456 13</u>

110. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1860]

WILLIAM A. WARNOCK, President.
WM. W. GILLEN, Vice-President.
STEPHEN RYDER, Vice-President.

J. TYLER WATTS, Treasurer.
MARTIN S. RAPELYE, Secretary.

TRUSTEES

WILLIAM A. WARNOCK, LEANDER B. FABER,
WILLIAM W. GILLEN, GEORGE K. MEYNEN,
STEPHEN RYDER, WILLET C. DURLAND,
J. TYLER WATTS, WILLIAM L. WOOD,
MARTIN S. RAPELYE, ROBERT W. HIGBIE,

EDGAR DUBS SHIMER,
CHARLES E. TWOMBLY,
A. JAMES VAN SICLEN,
STARR BRINCKERHOFF,
CLIFFORD M. TAPPEN.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,121,090 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
District of Columbia.....	\$10,000 00	\$10,369 38	\$10,400 00
Cities in other States.....	428,500 00	462,818 08	434,600 00
Cities in this State.....	1,136,264 10	1,201,413 04	1,121,292 38
Counties in this State.....	75,000 00	78,001 00	75,950 00
Towns in this State.....	20,000 00	20,000 00	19,800 00
Villages in this State.....	84,000 00	88,366 80	82,900 00
School districts in this State.....	52,500 00	52,891 20	51,810 00
Railroad mortgage bonds....	90,000 00	87,168 75	66,250 00
	<u>\$1,896,264 10</u>	<u>\$1,992,028 20</u>	<u>\$1,863,002 38</u>

1,863,002 38

Banking house and lot, book value, \$60,000; cost, \$71,899.81;
actual cash value..... 65,000 00
Other real estate, book value, \$159,601.45; cost, \$159,601.45;
actual cash value..... 155,150 00
Cash on deposit in banks or trust companies..... 547,723 72
Cash on hand..... 37,989 35
Total of collectible interest..... 55,090 00
Amount of all other assets, viz.:

Rents due and accrued..... \$243 50
Insurance paid for mortgagors..... 40 00

283 50

\$5,845,328 93

LIABILITIES

Amount due depositors, viz.:

Principal \$5,837,622 63
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 99,288 40

\$5,436,911 03

Surplus on market value..... 408,417 90

\$5,845,328 93

Surplus on par value, \$441,679.64.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$507,782 38
From depositors, not including dividends credited..... 1,334,149 15
From interest on loans, deposits and investments..... 260,709 06
From rents from banking house..... 4,914 00
From rents from other real estate..... 13,467 00
From mortgages..... 81,100 00
From redemption of stocks and bonds..... 33,605 91
From stocks and bonds sold (total par value, \$103,000)..... 102,321 00
From real estate sold..... 5,853 90

From all other sources, viz.:

Insurance paid for mortgagors.....	\$46 00	
Sale old fixtures, etc.....	65 20	
Rent, gas range.....	3 00	
		<u>\$114 20</u>
		<u>\$2,344,016 60</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,383,614 15	
For loans on bonds and mortgages.....	192,450 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$134,000).....	142,811 95	
For interest (other than dividend payments to depositors)....	2,520 56	
For current expenses of the bank, viz.:		
For salaries.....	\$10,198 60	
For taxes: Banking house, \$1,228.50; surplus, \$3,442.59.....	4,671 09	
For expenses, except taxes, of banking house:		
Insurance.....	866 13	
Other.....	214 30	
For rent of banking rooms.....	4,264 60	
For expenses of other real estate, viz.:		
Repairs.....	1,552 63	
Insurance.....	304 22	
Taxes.....	3,091 45	
Other.....	4,612 93	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,298 84	
		<u>31,059 68</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,761 19	
Other payments, viz.: Insurance paid for mortgagors.....	86 00	
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	585,713 07	
		<u>\$2,344,016 60</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	11,082	
Number of accounts opened or reopened during the year.....	1,656	
Number of accounts closed during the year.....	1,263	
Amount deposited during the year, not including dividends credited for that period.....	\$1,334,149 15	
Amount withdrawn during the year.....	1,383,614 15	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$96,779 70	
January 1, 1916.....	99,288 40	
		<u>196,068 10</u>
Average amount of each account January 1, 1916.....	490 61	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$272,578 34	
Total expenses of the bank for the year 1915.....	31,059 68	
Dividend paid to depositors for the year 1915.....	196,068 10	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	45,450 56	

111. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza; incorporated 1875]

W. J. BURNETT, President.
 DANIEL S. JONES, Vice-President.
 BENJAMIN MOORE, Vice-President.

JARVIS S. HICKS, Secretary.
 ARTHUR WOODBURY, Asst. Secy.
 C. L. PAETZOLD, Asst. Treasurer.

TRUSTEES

WILLIAM J. BURNETT,
 D. S. JONES,
 A. T. PAYNE,
 J. HARVEY SMEDLEY,
 H. F. JONES,

D. G. MORRISON,
 L. P. DEXTER,
 W. H. SIEBRECHT,
 JOHN HARVEY,

BENJAMIN MOORE,
 H. K. LINES,
 JARVIS S. HICKS,
 C. CURTIS WOODRUFF.

FINANCIAL**RESOURCES**

Bonds and mortgages \$4,392,750 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$45,000 00	\$45,761 13	\$45,900 00
State of Louisiana.....	40,000 00	42,479 12	41,200 00
State of Oklahoma.....	25,000 00	25,387 60	25,250 00
Cities in other States.....	522,000 00	535,875 43	530,323 54
Cities in this State.....	1,110,370 00	1,131,069 95	1,103,857 38
Counties in this State.....	444,667 50	460,580 61	447,840 18
Towns in this State.....	37,000 00	38,422 90	38,685 50
Villages in this State.....	593,040 00	611,314 06	598,379 53
School districts in this State	263,300 00	269,758 81	265,812 65
Railroad mortgage bonds....	265,000 00	282,383 01	230,900 00
	<u>\$3,390,877 50</u>	<u>\$3,483,027 52</u>	<u>\$3,368,148 78</u>

3,368,148 78

Banking house and lot, book value, \$27,000; cost, \$32,077;
 actual cash value 27,000 00
 Other real estate, book value, \$15,868.89; cost, \$15,868.89;
 actual cash value 15,868 89
 Cash on deposit in banks or trust companies..... 868,897 06
 Cash on hand 5,317 11
 Total of collectible interest..... 75,241 06
 Amount of all other assets, viz.: New York State barge canal
 judgments 4,961 83

\$8,758,184 73**LIABILITIES**

Amount due depositors, viz.:

Principal \$7,801,325 42
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 142,507 08

\$7,944,332 50

Surplus on market value..... 813,852 23

\$8,758,184 73

Surplus on par value, \$836,580.95.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$549,344 77
 From depositors, not including dividends credited..... 2,720,018 43
 From interest on loans, deposits and investments..... 416,021 54
 From rents from banking house..... 180 00
 From rents from other real estate 1,822 50
 From mortgages 303,370 00
 From redemption of stocks and bonds..... 64,830 00
 From real estate sold 40,600 00

\$4,096,187 24

PAYMENTS

To depositors, including dividends paid to them.....	\$2,489,363 07
For loans on bonds and mortgages.....	527,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$113,500).....	117,319 34
For interest (other than dividend payments to depositors)....	1,086 31
For current expenses of the bank, viz.:	
For salaries	\$20,936 66
For taxes: Banking house, \$608.53; surplus, \$7,046.84; on mortgages, \$2,105.....	9,760 17
For expenses, except taxes, of banking house:	
Repairs	6 30
Insurance	22 10
For rent of banking rooms.....	4,999 92
For expenses of other real estate, viz.:	
Repairs	1,271 16
Insurance	125 70
Taxes	745 26
Other	340 78
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,046 79
	41,254 82
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	40,987 70
Other payments, viz.: New York State barge canal judgments purchased	4,961 83
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	874,214 17
	<u>\$4,096,187 24</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	22,297
Number of accounts opened or reopened during the year....	4,297
Number of accounts closed during the year.....	2,788
Amount deposited during the year, not including dividends credited for that period.....	\$2,720,018 43
Amount withdrawn during the year.....	2,489,363 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$122,294 34
January 1, 1916.....	142,507 08
	280,791 42
Average amount of each account January 1, 1916.....	356 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$416,556 50
Total expenses of the bank for the year 1915.....	41,734 47
Dividends paid to depositors for the year 1915.....	280,791 42
Net earnings for the year 1915 over expenses and dividends paid to depositors	94,030 61

112. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1859]

WILLIAM T. JAMES, President.
FRANK A. COLLINS, Vice-President.
JOHN HEPBURN, Vice-President.

HENRY L. BOGERT, Treasurer.
ABRAM C. HAGEMAN, Cashier.

TRUSTEES

HENRY L. BOGERT,
LEWIS B. FRANKLIN,
E. COVERT HULST,
ABRAM C. HAGEMAN,
EDGAR BOWNE,

JOHN HEPBURN,
WILLIAM T. JAMES,
FRANK A. COLLINS,
GEORGE E. LEWIS,
HARRISON S. MOORE,

JAMES H. QUINLAN,
D. H. VANDEWATER,
JAMES A. MACDONALD,
DAVID MASTER,
GEORGE O. HILDRETH.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,416,100 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$151,000 00	\$159,506 00	\$150,760 00	
Cities in this State.....	296,000 00	318,926 70	283,070 00	
Towns in this State.....	99,000 00	105,258 18	101,300 00	
Villages in this State.....	99,800 00	106,234 85	99,996 00	
School districts in this State	168,000 00	170,896 62	170,500 00	
Railroad mortgage bonds....	320,000 00	362,279 00	297,840 00	
	<u>\$1,133,800 00</u>	<u>\$1,223,101 35</u>	<u>\$1,108,466 00</u>	1,103,466 00
Banking house and lot, book value, \$62,000; cost, \$63,765.88; actual cash value.....				62,000 00
Other real estate, book value, \$103,061.94; cost, \$103,061.94; actual cash value.....				103,061 94
Cash on deposit in banks or trust companies.....				328,517 84
Cash on hand.....				2,104 23
Total of collectible interest.....				32,836 08
Amount of all other assets, viz.: Taxes and insurance pre- miums advanced				923 96
				<u><u>\$4,049,010 05</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,708,780 57
Dividends credited or to be credited for the six months ending with December 31, 1915.....	67,890 17
	<u>\$3,771,670 74</u>
Surplus on market value.....	277,339 31
	<u><u>\$4,049,010 05</u></u>

Surplus on par value, \$307,673.31.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$322,689 17
From depositors, not including dividends credited.....	1,043,092 89
From interest on loans, deposits and investments.....	189,568 04
From rents from other real estate.....	3,915 12
From mortgages	200,400 00
From redemption of stocks and bonds.....	19,300 00
From stocks and bonds sold (total par value, \$31,400).....	24,178 00
From real estate sold	12,700 00
	<u><u>\$1,815,843 22</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$995,575 77
For loans on bonds and mortgages.....	267 850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$117,000).....	118,925 82
For interest (other than dividend payments to depositors)...	473 50
For current expenses of the bank, viz.:	
For salaries.....	\$3,150 00
For taxes: Banking house, \$737.39; surplus, \$2,451.53.	3,188 97
For expenses, except taxes, of banking house:	
Repairs.....	181 48
Insurance.....	21 11
For expenses of other real estate, viz.:	
Repairs.....	1,794 03
Insurance.....	1,048 86
Taxes.....	1,548 96
Other.....	973 43
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,608 97
	19,466 81
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	82,005 29
Other payments, viz.: Advanced for insurance and taxes....	923 96
Cash on hand in banks or trust companies December 31, 1915, after transactions of the day.....	330,622 07
	<u>\$1,815,843 22</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,178
Number of accounts opened or reopened during the year.....	1,683
Number of accounts closed during the year.....	1,081
Amount deposited during the year, not including dividends credited for that period.....	\$1,043,092 89
Amount withdrawn during the year.....	995,575 77
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$66,046 87
January 1, 1916.....	67,890 17
	133,937 04
Average amount of each account January 1, 1916.....	410 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	192,730 19
Total expenses of the bank for the year 1915.....	19,466 81
Dividends paid to depositors for the year 1915.....	133,937 04
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	39,326 34

RENSSELAER COUNTY

113. TROY SAVINGS BANK, TROY

[22-38 Second street ; incorporated 1823]

C. E. HANAMAN, President.
THOMAS VAIL, Vice-President.

WM. H. SHIELDS, Vice-President.
J. E. ANTHONY, Treasurer.

TRUSTEES

CHARLES E. HANAMAN,
EDWARD C. GALE,
JAMES K. P. PINE,
THOMAS VAIL,
JAMES H. CALDWELL,
HARVEY S. MCLEOD,

WILLIAM H. SHIELDS,
WILLIAM M. SANFORD,
FRANK E. NORTON,
HENRY S. LUDLOW,
W. L. THOMPSON,
ELIAS P. MANN,

ALBERT E. CLUETT,
HERBERT S. IDE,
JOHN PAINE,
FRANK B. TWINING,
HENRY WHEELER,
PAUL COOK.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,952,350 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$100,000 00	\$128,406 25	\$110,000 00
State of New York.....	204,000 00	214,970 00	213,480 00
State of Tennessee.....	300,000 00	308,783 88	308,000 00
Cities in other States.....	2,500,000 00	2,633,056 19	2,519,360 00
Cities in this State.....	2,545,193 85	2,462,787 16	2,354,599 41
Counties in this State.....	367,000 00	446,411 28	386,350 00
Villages in this State.....	88,600 00	88,868 00	86,780 00
School districts in this State	41,000 00	41,000 00	33,950 00
Railroad mortgage bonds....	2,323,000 00	2,461,400 76	2,056,560 00
	<u>\$3,397,193 85</u>	<u>\$3,315,798 32</u>	<u>\$3,080,069 41</u>

9,080,069 41

Banking house and lot, book value, \$120,000; cost \$481,675;
actual cash value..... 120,000 00
Cash on deposit in banks or trust companies..... 755,000 14
Cash on hand..... 54,146 57
Total of collectible interest..... 149,175 03
Amount of all other assets, viz.:

Accrued rents \$227 00
New York State barge canal judgments..... 9,345 48

9,572 55

\$12,120,303 70

LIABILITIES

Amount due depositors, viz.:

Principal \$11,041,724 50
Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1916..... 94,958 83
Surplus on market value..... 983,620 37

\$12,120,303 70

Surplus on par value, \$1,300,754.81.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$825,513 45
From depositors, not including dividends credited.....	1,474,234 90
From interest on loans, deposits and investments.....	508,801 28
From rents from banking house.....	4,981 69
From mortgages.....	819,350 00
From redemption of stocks and bonds.....	241,160 55
From stocks and bonds sold (total par value, \$684,000).....	634,422 69
From all other sources, viz.: Refund on security company bond	5 78
	<u>\$4,508,470 34</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,277,357 92
For loans on bonds and mortgages.....	949,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$400,000).....	414,187 05
For interest (other than dividend payments to depositors) ..	4,416 97
For current expenses of the bank, viz.:	
For salaries.....	\$17,092 22
For taxes: Banking house, \$9,518.26; surplus, \$9,954.12	19,472 38
For expenses, except taxes, of banking house:	
Repairs	1,390 23
Insurance	565 21
Other	2,182 85
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,388 99
	44,471 88
Other payments, viz.: New York State barge canal judgments	9,139 81
Cash on hand and in banks or trust companies December 31, 1915, after transaction of the day.....	809,146 71
	<u>\$4,508,470 34</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	18,445
Number of accounts opened or reopened during the year....	1,787
Number of accounts closed during the year.....	2,652
Amount deposited during the year, not including dividends credited for that period.....	\$1,474,234 90
Amount withdrawn during the year.....	2,277,357 92
Amount of dividends credited and paid for the year, viz.:	
April 3, 1915.....	\$195,894 54
October 3, 1915.....	192,088 09
	387,482 63
Average amount of each account January 1, 1916.....	598 63
Rate per cent. of dividends to depositors during the six months ending July 1, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending January 1, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$492,897 27
Total expenses of the bank for the year 1915.....	44,471 88
Dividends paid to depositors for the year 1915.....	384,480 99
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	63,944 40

RICHMOND COUNTY

114. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON

[1619 Richmond terrace; incorporated 1896]

J. F. SMITH, President.
 AZEL F. MERRELL, Vice-President.
 BENEDICT PARKER, Vice-President.

F. W. TOMPKINS, Treasurer.
 GEORGE H. TREDWELL, Secretary.

TRUSTEES

JOHN F. SMITH,
 AZEL F. MERRELL,
 BENEDICT PARKER,
 GEORGE M. MATTHIUS,
 FRANK W. TOMPKINS,
 JOHN A. SNYDER,

HENRY P. MORRISON,
 GEO. H. TREDWELL,
 WM. J. DAVIDSON,
 SAMUEL ECKSTEIN,
 JOSEPH H. MALOY,

ALBERT K. BUHL,
 SAMUEL W. FANCHER,
 JACOB I. HOUSMAN,
 MELVIN L. DECKER,
 CHAS. E. SIMONSON.

FINANCIAL RESOURCES

Bonds and mortgages..... \$996,850 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$35,000 00	\$36,982 50	\$38,200 00
State of Louisiana.....	15,000 00	14,912 00	15,450 00
Cities in other States.....	20,000 00	21,150 00	19,600 00
Cities in this State.....	72,000 00	74,814 91	70,280 00
Counties in this State.....	5,500 00	5,950 00	5,800 00
Villages in this State.....	105,000 00	110,774 68	106,600 00
School districts in this State	45,997 50	47,589 84	46,287 50
Railroad mortgage bonds....	167,000 00	168,112 01	161,290 00
	<u>\$485,497 50</u>	<u>\$477,666 94</u>	<u>\$453,487 50</u>

453,487 50

Banking house and lot, book value, \$7,000; cost, \$7,197.23;
 actual cash value..... 7,000 00

Other real estate, book value, \$3,205; cost, \$3,441.95; actual
 cash value 3,205 00

Cash on deposit in banks or trust companies..... 137,256 62

Cash on hand..... 32,823 09

Total of collectible interest..... 11,656 47

Amount of all other assets, viz.:

Loans on contract..... \$9,320 00
 Accrued interest on bonds purchased..... 37 50
 Amount due unknown depositors..... 197 00

10,154 50

\$1,652,433 18

LIABILITIES

Amount due depositors, viz.:

Principal \$1,531,410 57
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 27,948 48

\$1,559,359 00

Other liabilities, viz.: Amount due unknown depositors..... 197 00

Surplus on market value..... 92,877 18

\$1,652,433 18

Surplus on par value, \$104,887.18.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$120,913 68
 From depositors, not including dividends credited..... 638,780 04

From interest on loans, deposits and investments.....	\$80,635 06
From rents from banking house.....	468 00
From mortgages	47,100 00
From redemption of stocks and bonds.....	9,741 71
From real estate sold.....	7,000 00
From all other sources, viz.:	

Land contract	\$2,300 00	
Insurance repaid	8 20	
		2,308 20
		<u>\$906,946 69</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$638,058 58
For loans on bonds and mortgages.....	71,793 40
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$10,000).....	10,062 50
For interest (other than dividend payments to depositors) ..	37 50
For current expenses of the bank, viz.:	

For salaries	\$5,825 00	
For taxes: Banking house, \$192.48; surplus, \$970.78; on mortgages, \$362.50	1,515 76	
For expenses, except taxes, of banking house:		
Repairs	330 65	
Insurance	146 53	
Other	123 40	
For expenses of other real estate, viz.:		
Repairs	5 00	
Taxes	251 24	
Other	66 25	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,632 97	
		9,906 80

Other payments, viz.:

Land contract	\$7,000 00	
Insurance premiums advanced.....	8 20	
		7,008 20

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	170,079 71
	<u>\$906,946 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	5,477
Number of accounts opened or reopened during the year....	788
Number of accounts closed during the year.....	559
Amount deposited during the year, not including dividends credited for that period.....	\$638,780 04
Amount withdrawn during the year.....	638,058 58
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$27,025 55
January 1, 1916.....	27,948 43
	<hr/>
	54,973 98
Average amount of each account January 1, 1916.....	279 60
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$81,679 18
Total expenses of the bank for the year 1915.....	9,906 80
Dividends paid to depositors for the year 1915.....	54,973 98
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	16,798 40

115. STATEN ISLAND SAVINGS BANK, STAPLETON

[81 Water street; Incorporated 1884]

EDWARD C. BRIDGMAN, President.

HERMAN C. HAGEDORN, Cashier.

EDUARD C. MEURER, Vice-President.

GEO. C. HALL, Assistant Cashier.

GEO. S. HUMPHREY, Vice-President.

TRUSTEES

E. C. BRIDGMAN,
WILLY SONNTAG,
W. HUDSON CLARK,
FEDOR SCHMIDT,
J. B. PEARSON,
ERNEST WEHNCKE,
OTTO LINDEMANN,

PATRICK BRADY,
ED. C. MEURER,
CHAS. A. BRUNS,
WILLIAM L. VOORHIS,
CHARLES KAPPES,
EDMUND L. JUDSON,
GEO. S. HUMPHREY,

J. ED. STAKE,
WM. J. WELSH,
JOHN CARMICHAEL,
OTTO J. THOMEN,
CARL F. GRIESHABER,
ERNEST E. MOODY,
ERNEST W. ZENTGRAF.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,028,561 50

Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
Cities in other States.....	\$368,200 00	\$370,799 76	\$358,736 00
Cities in this State.....	489,000 00	491,608 19	476,210 00
Counties in this State.....	124,000 00	130,769 00	123,240 00
Towns in this State.....	26,000 00	25,326 10	24,750 00
Villages in this State.....	27,500 00	27,832 29	26,950 00
School districts in this State	127,900 00	127,757 90	124,252 00
Railroad mortgage bonds....	810,000 00	812,187 50	796,960 00
	<u>\$1,971,600 00</u>	<u>\$1,996,280 74</u>	<u>\$1,880,988 00</u>

1,880,988 00

Banking house and lot, book value, \$16,000; cost, \$49,192.47;

actual cash value..... 49,192 47

Other real estate, book value, \$18,150.47; cost, \$18,150.47;

actual cash value..... 17,950 00

Cash on deposit in banks or trust companies..... 367,398 56

Cash on hand..... 36,583 18

Total of collectible interest..... 88,297 63

Amount of all other assets, viz.:

Insurance premiums and taxes advanced.....	\$715 61
Repairs to mortgaged premises.....	8 60
Commission on real estate sold.....	150 00
	<u>874 11</u>

\$5,469,845 45

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,984,287 78
Dividends credited or to be credited for the six months ending with December 31, 1915.....	91,699 95

\$5,076,087 73

Other liabilities, viz.:

Deposit on account of contract for sale of real estate	\$250 00
Taxes advanced and deposit as security for taxes...	2,455 00
Fire insurance loss on mortgaged premises.....	8,000 00
Cash over	10 00
	<u>10,715 00</u>

Surplus on market value..... 383,042 72

\$5,469,845 45

Surplus on par value, \$473,654.72.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$336,576 05
From depositors, not including dividends credited.....	1,573,927 49
From interest on loans, deposits and investments.....	237,535 55
From rents from banking house.....	4,781 92
From rents from other real estate.....	979 00
From mortgages	177,050 00
From redemption of stocks and bonds.....	7,300 00
From real estate sold.....	12,510 00

From all other sources, viz.:

Insurance premiums, taxes and interest advanced, refunded	\$2,323 30	
Fire insurance loss.....	12,280 88	
Deposit on sale of real estate.....	250 00	
Commission on sale of real estate.....	75 00	
Collection	7 86	
Return premium	12 76	
Deposit to guarantee payment of inheritance tax...	2,000 00	
Cash over	10 00	
Drawing release	5 00	\$16,904 80
		<u>\$2,367,564 81</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,502,075 89	
For loans on bonds and mortgages.....	400,460 00	
For interest (other than dividend payments to depositors) ..	92 86	
For current expenses of the bank, viz.:		
For salaries	\$30,056 66	
For taxes: Banking house, \$1,689.30; surplus, \$3,131.97; on mortgages, \$1,967.....	6,138 27	
For expenses, except taxes, of banking house:		
Repairs	2,501 73	
Insurance	205 80	
Other	2,000 15	
For expenses of other real estate, viz.:		
Repairs	536 66	
Insurance	85 00	
Taxes	126 21	
Other	129 65	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,542 46	37,272 59
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		16,965 21
Other payments, viz.:		
Insurance premiums, taxes and interest advanced...	\$2,277 78	
Fire insurance loss on mortgaged property.....	4,220 88	
On account of sale of real estate.....	50 00	
Collection charges	7 86	
Repairs to mortgaged premises.....	10 00	
Commission on sale of real estate.....	150 00	6,716 52
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		403,981 74
		<u>\$2,367,564 81</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	14,381	
Number of accounts opened or reopened during the year....	1,983	
Number of accounts closed during the year.....	1,255	
Amount deposited during the year, not including dividends credited for that period.....	\$1,573,927 49	
Amount withdrawn during the year.....	1,502,075 89	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$30,300 62	
January 1, 1916.....	\$1,639 95	182,000 57
Average amount of each account January 1, 1916.....		352 97
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		2
Total amount of such accounts.....	\$6,207 20	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$260,378 75	
Total expenses of the bank for the year 1915.....	37,272 59	
Dividends paid to depositors for the year 1915.....	182,000 57	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	41,105 59	

SAINT LAWRENCE COUNTY

116. SAINT LAWRENCE COUNTY SAVINGS BANK, OGDENSBURG

[79 State street; incorporated 1909]

ANDREW IRVING, President.
D. C. MADILL, Vice-President.
JOHN HANNAN, Vice-President.

JAMES E. KELLY, Treasurer.
C. D. RANGLES, Secretary.

TRUSTEES

ERNEST M. AKINS,
FRANK W. AMES,
FRANK CHAPMAN,
GEORGE F. DARROW,
ROBT. J. DONAHUE,
EDGAR B. ELETHORP,
JOHN HANNAN,
JOHN C. HOWARD.

FELIX HULSER,
RICHARD H. HUTCHINS,
ANDREW IRVING,
WALTER G. KELLOGG,
JAMES E. KELLY,
SAMUEL W. LEONARD,
DENNIS LYNCH,
GRANT C. MADILL,

CHAS. D. RANGLES,
JOHN B. TYO,
GEO. E. VAN KENNEN,
JAMES M. WELLS,
ABNER D. WHITNEY,
DENNIS B. LUCEY,
WILLIAM E. WHITFORD,
THOMAS SPRATT.

FINANCIAL RESOURCES

Bonds and mortgages..... \$395,907 09
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Louisiana.....	\$5,000 00	\$4,970 00	\$5,150 00
Cities in other States.....	58,000 00	90,332 41	89,240 00
Cities in this State.....	147,463 68	148,988 69	148,983 98
Counties in this State.....	15,000 00	15,889 48	15,400 00
Towns in this State.....	29,700 00	30,736 66	30,825 00
Villages in this State.....	66,180 00	66,041 13	66,330 40
School districts in this State	38,300 00	39,013 33	38,850 00
Railroad mortgage bonds....	132,000 00	127,317 50	118,640 00
	<u>\$520,643 68</u>	<u>\$522,789 20</u>	<u>\$513,419 38</u>

Cash on deposit in banks or trust companies..... 513,419 38
Cash on hand..... 60,197 49
Total of collectible interest..... 831 45
7,879 79

\$978,235 20

LIABILITIES

Amounts due depositors, viz.:

Principal \$335,904 04
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 15,168 03

Surplus on market value..... \$951,072 07
27,163 13

\$978,235 20

Surplus on par value, \$34,387.43.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$88,287 07
From depositors, not including dividends credited..... 418,905 15
From interest on loans, deposits and investments..... 42,421 71
From mortgages 49,361 70
From redemption of stocks and bonds..... 15,000 00

\$613,975 63

PAYMENTS

To depositors, including dividends paid to them.....	\$388,195 77
For loans on bonds and mortgages.....	61,717 87
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$93,443.50).....	95,052 25
For interest (other than dividend payments to depositors) ..	996 76
For current expenses of the bank, viz.:	
For salaries	\$4,879 46
For taxes: Surplus, \$219.78; on mortgages, \$57.35.....	277 13
For rent of banking rooms.....	500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,724 24
	6,890 83
Other payments, viz.: Cash short.....	93 21
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	61,028 94
	<u>\$613,975 63</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,694
Number of accounts opened or reopened during the year....	998
Number of accounts closed during the year.....	869
Amount deposited during the year, not including dividends credited for that period.....	\$418,905 15
Amount withdrawn during the year.....	388,195 77
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$12,558 42
January 1, 1916	15,058 67
Credited at other periods.....	109 36
	27,726 45
Average amount of each account January 1, 1916.....	257 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 and 3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$40,946 74
Total expenses of the bank for the year 1915.....	6,890 83
Dividends paid to depositors for the year 1915.....	27,726 45
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>6,329 46</u>

SCHENECTADY COUNTY

117. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President.
WM. L. PEARSON, Vice-President.

H. W. DENNINGTON, Vice-President.
ALLEN W. JOHNSTON, Treasurer.

TRUSTEES

EVERETT SMITH,
WILLIAM L. PEARSON,
H. W. DENNINGTON,
JOHN McDERMOTT,

HENRY BRADT,
ALLEN W. JOHNSTON,
HERMAN V. MYNDERSE,
LEWIS A. SKINNER,
F. W. McCLELLAN.

WILLIAM DALTON,
GEORGE E. EMMONS,
H. ROGER HEGEMAN,
CHAS. S. WASHBURN,

FINANCIAL RESOURCES

Bonds and mortgages..... \$4,639,933 36
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Alabama.....	\$25,000 00	\$26,695 00	\$25,000 00
State of Massachusetts.....	50,000 00	49,000 00	46,000 00
Cities in other States.....	966,802 50	996,257 70	952,433 22
Cities in this State.....	1,089,000 00	1,114,210 20	1,086,360 00
Counties in this State.....	214,750 00	226,249 00	212,965 00
Towns in this State.....	56,500 00	57,013 71	56,650 00
Villages in this State.....	214,100 00	216,608 77	215,747 00
School districts in this State	34,000 00	35,256 12	34,780 00
Railroad mortgage bonds....	275,000 00	250,687 50	235,000 00
	<u>\$2,925,152 50</u>	<u>\$3,971,973 00</u>	<u>\$2,814,935 22</u>

2,814,935 22

Banking house and lot, book value, \$100,000; cost, \$76,050.27;
actual cash value..... 76,050 27
Other real estate, book value, \$3,132.09; cost, \$3,132.09;
actual cash value..... 3,132 09
Cash on deposit in banks or trust companies..... 584,352 79
Cash on hand..... 168,867 32
Total of collectible interest..... 129,199 81

\$8,416,470 86

LIABILITIES

Amount due depositors, viz.:

Principal \$7,897,574 61
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 128,706 27

\$8,026,279 88

Other liabilities, viz.: Junior department (without interest) 168 30
Surplus on market value..... 390,022 68

\$8,416,470 86

Surplus on par value, \$500,239.96.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$667,681 01
From depositors, not including dividends credited..... 2,468,154 42
From interest on loans, deposits and investments..... 377,632 54
From mortgages 234,600 00
From redemption of stocks and bonds..... 239,211 77
From stocks and bonds sold (total par value, \$347,500)..... 331,881 17

From all other sources, viz.:

Junior department (without interest).....	\$154 26	
Exchange account	10 40	
Over credit interest account.....	76 32	
Taxes, insurance premiums and advertising account.....	598 04	
Suspense account	83 00	
Difference in figures on sale.....	04	
		<u>\$922 06</u>

\$4,320,132 97

PAYMENTS

To depositors, including dividends paid to them.....	\$3,165,184 68
For loans on bonds and mortgages.....	39,300 00
For loans on stocks and bonds and other securities.....	300,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$15,000).....	15,000 00
For interest (other than dividend payments to depositors) ..	6,134 72

For current expenses of the bank, viz.:

For salaries	\$26,475 00	
For taxes: Banking house, \$2,668.43; surplus, \$3,534.71	6,201 14	
For expenses, except taxes, of banking house:		
Repairs	352 96	
Insurance	60 00	
For expenses of other real estate, viz.:		
Repairs	27 84	
Taxes	63 91	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,380 31	
		<u>39,561 16</u>

Other payments, viz.:

Suspense account	\$64 10	
Junior department (without interest).....	188 39	
Dormant accounts	373 02	
Short credit interest account.....	15 21	
Interest due January 1, 1915.....	6 04	
Taxes	179 48	
Errors in check and interest.....	2 23	
Mortgage loans, taxes and insurance premiums paid by bank	908 13	
		<u>1,732 30</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	<u>753,220 11</u>
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\$4,320,132 97

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	34,603
Number of accounts opened or reopened during the year....	5,880
Number of accounts closed during the year.....	4,927
Amount deposited during the year, not including dividends credited for that period.....	\$2,468,154 42
Amount withdrawn during the year.....	3,165,184 68
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$128,600 53
January 1, 1916.....	128,705 27
	<u>257,305 79</u>
Average amount of each account January 1, 1916.....	231 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$364,931 89
Total expenses of the bank for the year 1915.....	39,561 16
Dividends paid to depositors for the year 1915.....	257,305 79
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>68,064 94</u>

SENECA COUNTY

118. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[39 Fall street; incorporated 1870]

EDWARD W. ADDISON, President.	ELIAS LESTER, Vice-President.
FRED MAIER, Vice-President.	WM. B. HARPER, Treasurer.
THOMAS J. YAWGER, Vice-President.	S. ROMAYNE SOMERS, Asst. Treas.

TRUSTEES

EDWARD W. ADDISON,	ELIAS LESTER,	CHAS. S. SANDERSON,
HAMILTON GARNSEY,	FRED MAIER,	FRED L. STORY,
CHAS. F. HAMMOND,	CARL W. MAIER,	ALBERT P. HANEY,
HORACE D. KNIGHT,	C. A. MACDONALD,	THOMAS J. YAWGER,
	HENRY R. MICKS,	

FINANCIAL RESOURCES

Bonds and mortgages.....	\$337,312 13
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Arizona.....	\$5,000 00	\$5,103 25	\$5,200 00	
State of Mississippi.....	10,000 00	10,355 00	9,900 00	
Cities in other States.....	30,000 00	30,756 00	30,040 00	
Cities in this State.....	46,000 00	46,640 29	45,350 00	
Counties in this State.....	34,868 93	35,410 93	35,412 95	
Towns in this State.....	14,500 00	14,681 25	14,537 50	
Villages in this State.....	151,300 00	154,780 88	152,725 00	
School districts in this State	36,360 00	37,179 16	35,864 00	
Railroad mortgage bonds....	218,000 00	224,912 74	201,230 00	
	\$546,028 93	\$559,819 50	\$530,309 45	530,309 45

Other real estate, book value, \$8,000; cost, \$11,485.15; actual cash value	11,485 15
Cash on deposit in banks or trust companies.....	120,933 18
Cash on hand.....	5,931 25
Total of collectible interest.....	11,942 70
Amount of all other assets, viz.:	

Land contracts	\$550 00
New York State barge canal judgments.....	4,968 35
	5,508 35
	\$1,023,422 21

LIABILITIES

Amount due depositors, viz.:	
Principal	\$946,937 51
Dividends credited or to be credited for the six month ending with December 31, 1915.....	17,500 42
	\$964,437 93
Surplus on market value.....	58,984 28
	\$1,023,422 21
Surplus on par value, \$74,703.76.	

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$111,300 79
From depositors, not including dividends credited.....	340,539 71
From interest on loans, deposits and investments.....	43,860 11
From mortgages	31,521 23
From redemption of stocks and bonds.....	53,744 43

From all other sources, viz.:

Insurance premiums and taxes advanced.....	\$99 74	
Collection and exchange.....	4 07	
		<u>\$103 81</u>
		<u>\$581,070 08</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$329,410 73
For loans on bonds and mortgages.....	61,755 00
For stock and bonds purchased, including premiums, commissions, etc. (total par value, \$55,000).....	56,739 13
For interest (other than dividend payments to depositors) ..	421 29
For current expenses of the bank, viz.:	
For salaries	\$3,991 61
For taxes: Surplus, \$393.25; on mortgages, \$316.40..	709 65
For rent of banking rooms.....	380 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	775 60
	<u>5,836 86</u>
Other payments, viz.: Taxes advanced.....	42 64
Cash on hand and in banks or trust companies, December 31, 1915, after transactions of the day.....	126,864 48
	<u>\$581,070 08</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,149
Number of accounts opened or reopened during the year....	650
Number of accounts closed during the year.....	558
Amount deposited during the year, not including dividends credited for that period.....	\$340,549 71
Amount withdrawn during the year.....	329,425 54
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$16,738 67
January 1, 1916.....	17,500 42
	<u>34,239 09</u>
Average amount of each account January 1, 1916.....	306 26
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$42,698 53
Total expenses of the bank for the year 1915.....	5,836 86
Dividends paid to depositors for the year 1915.....	34,239 09
Net earnings for the year 1915 over expenses and interest paid to depositors	<u>2,622 58</u>

SUFFOLK COUNTY

119. RIVERHEAD SAVINGS BANK, RIVERHEAD

[Main street; incorporated 1872]

CHAS. M. BLYDENBURGH, President.
GEORGE M. VAIL, Vice-President.

USHER B. HOWELL,
OTIS G. PIKE, Assl

TRUSTEES

TIMOTHY M. GRIFFING, GEORGE W. COOPER, C. M. BLYDENBURGH, GEORGE M. VAIL, USHER B. HOWELL, JOSEPH M. BELFORD, THAD. N. BENJAMIN,	OTIS G. PIKE, HENRY H. PRESTON, ERASTUS F. POST, NAT. S. TUTHILL, GEORGE H. PERKINS, F. PORTER HOWELL,	JACOB M. FRANK H. O. EDMUN ELBERT ABRAM S. WILLIS D. GILBERT
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FINANCIAL RESOURCES

Bonds and mortgages.....
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$290,000 00	\$307,347 70	\$283,700 00
Cities in this State.....	582,500 00	607,469 41	588,324 20
Counties in this State.....	22,000 00	22,141 20	22,259 60
Towns in this State.....	152,000 00	159,030 55	156,519 00
Villages in this State.....	223,274 80	227,988 98	224,608 52
School districts in this State	331,858 00	351,779 25	340,697 88
Railroad mortgage bonds....	200,000 00	220,512 50	176,900 00
	<u>\$1,801,832 80</u>	<u>\$1,896,269 59</u>	<u>\$1,793,009 20</u>

Banking house and lot, book value, \$25,000; cost \$50,043.29;
actual cash value.....
Other real estate, book value, \$96,336.11; cost, \$96,336.11;
actual cash value.....
Cash on deposit in banks or trust companies.....
Cash on hand.....
Total of collectible interest.....

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,853,170 46
Dividends credited or to be credited for the six months ending with December 31, 1915.....	<u>118,810 18</u>

Surplus on market value.....

Surplus on par value, \$1,099,580.65.

CASH TRANSACTIONS DURING THE YEAR 1 RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day.....
From depositors, not including dividends credited.....
From interest on loans, deposits and investments.....
From rents from banking house.....
From rents from other real estate.....

From mortgages	\$218,582 14
From redemption of stocks and bonds.....	74,375 71
From real estate sold.....	29,075 00
From all other sources, viz.: P. O. boxes sold.....	5 00
	<hr/>
	\$2,157,537 39
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$972,164 29
For loans on bonds and mortgages.....	299,540 49
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$103,500).....	107,848 50
For interest (other than dividend payments to depositors)....	1,478 97
For current expenses of the bank, viz.:	
For salaries	\$12,792 97
For taxes: Banking house, \$1,070.48; surplus, \$10,050.29; on mortgages, \$471.50.....	11,592 27
For expenses, except taxes, of banking house:	
Repairs	1,230 51
Other	2,233 74
For expenses of other real estate, viz.:	
Repairs	814 45
Insurance	254 03
Taxes	2,175 26
Other	599 04
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,381 11
	<hr/>
	35,543 38
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	29,493 15
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	711,468 61
	<hr/>
	\$2,157,537 39
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,141
Number of accounts opened or reopened during the year....	901
Number of accounts closed during the year.....	722
Amount deposited during the year, not including dividends credited for that period.....	\$873,909 36
Amount withdrawn during the year.....	972,164 29
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$117,011 68
January 1, 1916.....	118,810 18
	<hr/>
	235,821 86
Average amount of each account January 1, 1916.....	653 86
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4 & 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4 & 4½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$351,170 22
Total expenses of the bank for the year 1915.....	35,543 38
Dividends paid to depositors for the year 1915.....	235,821 86
Net earnings for the year 1915 over expenses and dividends paid to depositors	79,804 98
	<hr/>

120. SAG HARBOR SAVINGS BANK, SAG HARBOR

[Main street; incorporated 1860]

HERVEY T. HEDGES, President.

EVERETT L. TINDALL, Treasurer.

WM. R. REIMAN, Vice-President.

JOHN Y. CORWIN, Asst. Treasurer.

CLIFFORD J. FOSTER, Vice-President.

TRUSTEES

JOHN H. HUNT,
HERVEY T. HEDGES,
OLIVER H. NICKERSON,
HENRY F. COOK,
WILLIAM C. GREENE,
EVERETT L. TINDALL,
WILLIAM R. REIMANN,
OLIN M. EDWARDS,
JOHN Y. CORWIN,
CASPER SCHAEFER,

JOHN M. WOODWARD,
BURTON D. CORWIN,
ED. B. HILL,
FRANK W. CORWIN,
ADDISON M. COOK,
EDWARD A. HILDRETH,
WILLIAM D. HALSEY,
EDGAR A. HILDRETH,
JOHN NUGENT,

CHARLES W. RACKETT,
CHAS. W. RACKETT, Jr.,
HENRY SCHWENK,
J. H. MULFORD,
NELSON C. OSBORNE,
JONATHAN BAKER,
WILLIAM H. PIERSON,
BENJ. F. ROGERS,
CLIFFORD J. FOSTER,
WM. H. BARNES.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,344,040 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$151,000 00	\$160,661 30	\$146,705 00	
Cities in this State.....	66,000 00	68,390 21	60,890 00	
Counties in this State.....	35,000 00	35,987 00	34,650 00	
Towns in this State.....	24,000 00	25,368 00	22,800 00	
Villages in this State.....	47,200 00	47,483 50	46,768 00	
School districts in this State	104,100 00	111,720 31	110,908 00	
Railroad mortgage bonds....	190,000 00	196,562 50	167,850 00	
	<u>\$617,300 00</u>	<u>\$645,172 82</u>	<u>\$590,571 00</u>	590,571 00
Banking house and lot, book value, \$35,000; cost, \$47,515.56; actual cash value.....				35,000 00
Other real estate, book value, \$53,915.57; cost, \$53,915.57; actual cash value.....				53,915 57
Cash on deposit in banks or trust companies.....				190,491 06
Cash on hand.....				21,568 36
Total of collectible interest.....				32,553 49
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced.....			\$575 06	
New York State barge canal judgments.....			5,983 66	
				<u>6,558 72</u>
				<u>\$2,274,698 20</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,029,715 87	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	38,931 06	
		\$2,068,646 92
Surplus on market value.....		206,051 28
		<u>\$2,274,698 20</u>

Surplus on par value, \$232,780.28.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$157,250 93
From depositors, not including dividends credited.....	343,526 10
From interest on loans, deposits and investments.....	107,796 26
From rents from banking house.....	925 00
From rents from other real estate.....	425 00

From mortgages	\$87,565 00
From redemption of stocks and bonds.....	5,700 00
From all other sources, viz.: Insurance premiums and taxes advanced refunded	2,433 53
	<u>\$705,621 82</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$408,882 14
For loans on bonds and mortgages.....	33,750 00
For interest (other than dividend payments to depositors)...	163 57
For current expenses of the bank, viz.:	
For salaries	\$4,800 00
For taxes: Banking house, \$559.04; surplus, \$1,849.28; on mortgages, \$144.50	2,552 82
For expenses, except taxes, of banking house:	
Repairs	8 35
Insurance	120 93
Other	216 00
For expenses of other real estate, viz.:	
Repairs	783 47
Insurance	82 60
Taxes	489 80
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,366 30
	10,420 27
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	32,093 81
Other payments, viz.:	
Insurance premiums and taxes advanced.....	\$2,268 45
Check charged off.....	50
New York State barge canal judgments purchased..	5,983 68
	8,252 61
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	212,059 42
	<u>\$705,621 82</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	4,221
Number of accounts opened or reopened during the year.....	356
Number of accounts closed during the year.....	326
Amount deposited during the year, not including dividends credited for that period.....	\$343,526 10
Amount withdrawn during the year.....	408,882 14
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$38,976 22
January 1, 1916.....	38,931 06
	77,907 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$108,565 93
Total expenses of the bank for the year 1915.....	10,420 27
Dividends paid to depositors for the year 1915.....	77,907 27
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>20,238 39</u>

121. THE SOUTHDOLD SAVINGS BANK, SOUTHDOLD

[Main street; incorporated 1853]

HENRY W. PRINCE, President.

FREDERICH H. TERRY, Asst. Treas.

CLARENCE C. MILES, Vice-President.

RENSSELAER G. TERRY, Asst. Treas.

H. HOWARD HUNTING, Treasurer.

TRUSTEES

FREDERICH H. TERRY,

CHAS. GILDERSLEEVE,

CLARENCE C. MILES.

HENRY W. PRINCE,

WILLIAM A. FLEET,

JOHN H. BROWN,

H. HOWARD HUNTING,

FRANKLIN F. OVERTON,

EDWARD W. LATHAM,

ABRAHAM F. LOWERRE,

GEORGE H. TERRY,

JOSIAH C. CASE,

WILLIAM H. TERRY,

JOHN J. BARTLETT,

RALPH G. DUVAL,

JOSEPH N. HALLOCK,

GEORGE V. PRESTON.

FINANCIAL

RESOURCES

Bonds and mortgages \$3,279,530 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
Cities in other States.....	\$36,000 00	\$37,974 40	\$36,890 00
Cities in this State.....	191,000 00	205,594 00	193,315 00
Towns in this State.....	300,014 16	319,063 40	296,257 44
Villages in this State.....	513,011 58	544,294 25	513,896 36
School districts in this State	301,272 00	317,727 60	304,321 90
Railroad mortgage bonds....	75,000 00	76,312 50	73,000 00

\$1,716,297 74	\$1,801,466 15	\$1,717,770 79
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1,717,770 79

Banking house and lot, book value, \$14,500; cost, \$22,184.16; actual cash value.....

14,500 00

Other real estate, book value, \$80,895.41; cost \$91,135.89; actual cash value.....

81,888 01

Cash on deposit in banks or trust companies.....

428,826 51

Cash on hand.....

33,091 73

Total of collectible interest.....

62,152 09

Amount of all other assets, viz.: Insurance premiums and taxes advanced.....

741 63

\$5,619,100 76

LIABILITIES

Amount due depositors, viz.:

Principal..... \$4,732,890 63

Dividends credited or to be credited for the six months ending with December 31, 1915..... 96,208 55

\$4,829,099 18

Surplus on market value.....

790,001 58

\$5,619,100 76

Surplus on par value, \$788,528.53.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....

\$460,654 47

From depositors, not including dividends credited.....

801,937 68

From interest on loans, deposits and investments.....

266,524 12

From rents from banking house.....

104 00

From rents from other real estate.....

3,052 40

From mortgages.....

168,750 00

From redemption of stock and bonds.....

76,228 05

From stocks and bonds sold (total par value, \$20,000).....

20,013 15

From real estate sold.....

5,700 00

From all other sources, viz.: Insurance premiums and taxes advanced, refunded.....

406 82

\$1,603,370 69

PAYMENTS

To depositors, including dividends paid to them.....	\$688,504 73
For loans on bonds and mortgages.....	194,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$197,686.58).....	203,326 33
For interest (other than dividend payments to depositors) ..	1,768 77
For current expenses of the bank, viz.:	
For salaries.....	\$10,269 00
For taxes: Banking house, \$206.44; surplus, \$7,431.65; on mortgages, \$880.....	8,517 09
For expenses, except taxes, of banking house: Repairs	190 38
For expenses of other real estate, viz.:	
Repairs	1,969 44
Insurance	351 80
Taxes	1,516 13
For other expenses, not including expenses of other real estate nor other expenses of banking house...	3,819 45
	<hr/>
	26,533 29
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	24,920 88
Other payments, viz.: Insurance premiums and taxes advanced	1,148 45
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	462,518 24
	<hr/>
	<u>\$1,603,370 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,393
Number of accounts opened or reopened during the year.....	585
Number of accounts closed during the year.....	358
Amount deposited during the year, not including dividends credited for that period.....	\$601,937 68
Amount withdrawn during the year.....	688,504 73
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$94,533 15
January 1, 1916.....	96,208 55
	<hr/>
	190,741 70
Average amount of each account January 1, 1916.....	755 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4 & 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4 & 4½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$266,237 63
Total expenses of the bank for the year 1915.....	26,533 29
Dividends paid to depositors for the year 1915.....	190,741 70
Net earnings for the year 1915 over expenses and dividends paid to depositors	48,962 64
	<hr/>

122. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Ocean avenue; incorporated 1896]

JOSEPH BAILEY, President.
 EMERSON G. TERRELL, Vice-Pres.
 WILLIAM A. HULSE, Vice-President.

WALTER S. ROSE, Secretary.
 E. JOHANKNECHT, Jr., Asst. Secy.

TRUSTEES

WALTER H. JAYCOX,
 JOSEPH BAILEY,
 EMERSON G. TERRELL,
 ARTHUR H. TERRY,
 NELSON MCBRIDE,
 MILTON G. WIGGINS,
 ALDEN J. WOODRUFF,
 GELSTON G. ROE,

GEORGE B. HOWELL,
 WILLIAM A. HULSE,
 JOSIAH ROBBINS,
 WINFIELD S. BENNETT,
 JOHN T. DARE,
 RALPH H. DAYTON,
 E. EUGENE HAWKINS,
 E. JOHANKNECHT, Jr.,

FRANCIS GERBER,
 JACOB OCKERS,
 JULIUS HAUSER,
 ROBT. S. PELLETREAU,
 ARTHUR M. SWERZEY,
 JOSEPH T. LOSEE,
 RILEY P. HOWELL,
 WALTER S. ROSE.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,877,859 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$30,000 00	\$32,175 00	\$33,600 00	
Cities in other States.....	102,000 00	107,175 83	103,570 00	
Cities in this State.....	137,500 00	142,246 76	140,202 50	
Counties in this State.....	25,000 00	26,687 50	26,500 00	
Towns in this State.....	16,900 00	17,715 08	17,660 50	
Villages in this State.....	226,050 00	233,304 80	228,112 00	
School districts in this State	160,750 00	163,466 08	163,972 25	
Railroad mortgage bonds....	107,000 00	115,022 92	109,660 00	
	<u>\$805,200 00</u>	<u>\$837,793 87</u>	<u>\$823,267 25</u>	
Banking house and lot, book value, \$40,500; cost, \$42,607.01; actual cash value.....				823,267 25 40,500 00
Other real estate, book value, \$10,670.44; cost, \$10,670.44; actual cash value.....				10,670 44
Cash on deposit in banks or trust companies.....				217,680 19
Cash on hand.....				43,163 97
Total of collectible interest.....				27,123 61
Amount of all other assets, viz.:				
New York State barge canal judgments.....			\$4,991 58	
Insurance premiums and taxes advanced.....			490 79	
				<u>5,482 37</u>
				<u><u>\$3,045,746 83</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,753,249 89	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	52,338 24	
		\$2,805,588 13
Surplus on market value.....		240,158 70
		<u><u>\$3,045,746 83</u></u>

Surplus on par value, \$222,091.45.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$279,149 29
From depositors, not including dividends credited.....	662,623 25
From interest on loans, deposits and investments.....	150,265 47
From mortgages	79,050 00
From redemption of stocks and bonds.....	47,650 00
From real estate sold.....	17,293 14

From all other sources, viz.:

Insurance premiums advanced refunded.....	\$50 00	
Error in previous dividend.....	2 00	
		\$52 00
		<u>\$1,236,083 15</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$661,063 98	
For loans on bonds and mortgages.....	217,450 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$59,250).....	60,449 20	
For interest (other than dividend payments to depositors)...	723 77	
For current expenses of the bank, viz.:		
For salaries	\$7,179 68	
For taxes: Banking house, \$442.69; surplus, \$1,988.49.	2,431 18	
For expenses, except taxes, of banking house:		
Repairs	24 10	
Insurance	117 00	
For expenses of other real estate, viz.:		
Insurance	115 57	
Taxes	477 80	
Other	14 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,439 14	
		12,798 47
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		17,270 66
Other payments, viz.:		
Insurance premiums and taxes advanced.....	\$480 79	
Error in previous dividend.....	54	
New York State barge canal judgments purchased..	4,991 58	
		5,482 91
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		260,844 16
		<u>\$1,236,083 15</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,188
Number of accounts opened or reopened during the year.....	862
Number of accounts closed during the year.....	645
Amount deposited during the year, not including dividends credited for that period.....	\$662,623 25
Amount withdrawn during the year.....	661,063 98
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$50,894 92
January 1, 1916.....	52,338 24
	103,233 16
Average amount of each account January 1, 1916.....	453 39
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$147,483 34
Total expenses of the bank for the year 1915.....	12,798 47
Dividends paid to depositors for the year 1915.....	103,233 16
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>31,451 71</u>

TOMPKINS COUNTY

123. ITHACA SAVINGS BANK, ITHACA

[118 North Tioga street; incorporated 1888]

ROGER B. WILLIAMS, President.

G. LOUIS COOK, Treasurer.

EMMONS L. WILLIAMS, Vice-Pres.

EDWARD H. BOSTWICK, Secretary.

TRUSTEES

CHARLES H. BLOOD,
EDWARD H. BOSTWICK,
F. C. CORNELL,
R. B. WILLIAMS, Jr.,

JAMES A. MCKINNEY,
JARED T. NEWMAN,
GEORGE E. PRIEST,
DAVID B. STEWART,
HENRY A. ST. JOHN.

ROBERT H. TREMAN,
MYNDERSE VAN CLEEF,
ROGER B. WILLIAMS,
EMMONS L. WILLIAMS,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,259,172 72
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$157,080 00	\$202,332 78	\$172,690 80
State of New York.....	55,000 00	60,225 00	56,100 00
State of Louisiana.....	50,000 00	49,547 50	51,500 00
State of Massachusetts.....	76,000 00	82,946 10	69,380 00
State of Mississippi.....	30,000 00	30,085 50	27,000 00
State of New Mexico.....	30,000 00	31,617 50	29,100 00
State of Wyoming.....	6,000 00	7,539 00	6,540 00
Cities in other States.....	401,000 00	421,838 10	396,670 00
Cities in this State.....	492,080 00	507,708 28	483,425 00
Counties in this State.....	67,000 00	70,142 40	69,310 00
Towns in this State.....	109,458 55	111,111 05	108,310 10
Villages in this State.....	447,988 40	456,579 50	442,023 46
School districts in this State	337,550 00	345,766 49	332,686 00
Railroad mortgage bonds....	297,000 00	352,192 70	261,900 00
	<u>\$2,556,076 95</u>	<u>\$2,709,621 60</u>	<u>\$2,498,185 36</u>

2,498,185 36

Banking house and lot, book value, \$45,000; cost, \$87,134.74;
actual cash value.....

60,000 00

Cash on deposit in banks or trust companies.....

270,124 09

Cash on hand

65,437 20

Total of collectible interest.....

55,466 71

Amount of all other assets, viz.:

Land contract and interest accrued on same.....	\$211 00
Rents accrued	886 06
New York State barge canal judgments.....	4,901 58

5,999 24

\$4,214,385 32

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,812,771 42
Dividends credited or to be credited for the six months ending with December 31, 1915.....	64,008 73

\$3,876,780 15

Other liabilities, viz.: Expenses incurred, but unpaid surplus
tax accrued

1,300 00

Surplus on market value.....

336,305 17

\$4,214,385 32

Surplus on par value, \$394,196.76.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$361,688 26
From depositors, not including dividends credited.....	1,352,350 97
From interest on loans, deposits and investments.....	178,834 04
From rents from banking house.....	4,483 88
From mortgages	84,970 00
From redemption of stocks and bonds.....	94,863 11
From stocks and bonds sold (total par value, \$25,000).....	25,000 00
From all other sources, viz.:	
Suspense account.....	\$73 15
Land contract.....	50 00
	<u>123 15</u>
	<u>\$2,102,313 41</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,496,910 25
For loans on bonds and mortgages.....	234,810 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$8,000).....	8,000 00
For interest (other than dividend payments to depositors) ..	140 58
For current expenses of the bank, viz.:	
For salaries.....	\$12,464 00
For taxes: Banking house, \$1,492.71; surplus, \$2,567.03; on mortgages, \$652.50.....	4,712 24
For expenses, except taxes, of banking house:	
Repairs.....	452 76
Insurance.....	84 00
Other.....	1,436 06
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,840 65
	<u>21,989 71</u>
Other payments, viz.: New York State barge canal judgments purchased	4,901 58
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	335,561 29
	<u>\$2,102,313 41</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	11,328
Number of accounts opened or reopened during the year.....	1,803
Number of accounts closed during the year.....	1,720
Amount deposited during the year, not including dividends credited for that period.....	\$1,352,350 97
Amount withdrawn during the year.....	1,496,910 25
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$63,907 21
January 1, 1916.....	64,006 73
Credited at other periods.....	1,023 53
	<u>128,939 46</u>
Average amount of each account January 1, 1916.....	342 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$179,215 80
Total expenses of the bank for the year 1915.....	22,289 71
Interest paid to depositors for the year 1915.....	128,939 46
Net earnings for the year 1915 over expenses and interest paid to depositors.....	<u>27,986 63</u>

ULSTER COUNTY

124. ELLENVILLE SAVINGS BANK, ELLENVILLE

[Canal street; incorporated 1869]

DWIGHT DIVINE, President.
WILLIAM H. DEYO, Vice-President.
J. W. DONALDSON, Vice-President.

HENRY F. HOORNBEEK, Treasurer.
JOHN A. TICE, Secretary.

TRUSTEES

DWIGHT DIVINE,
GEO. H. DUTCHER,
WILLIAM H. DEYO,
JAMES B. SMITH,
ISAAC N. COX,
HENRY F. HOORNBEEK,

WEBSTER WILKINSON,
GILBERT DU BOIS,
U. E. TERWILLIGER,
R. DWIGHT CLARK,
WILLIAM C. ROSE,
C. D. DIVINE,
R. A. MONROE,

GEORGE B. HOLMES,
PHILLIP S. PATTERSON,
CORNELIUS H. SHEELY,
WILLIAM A. HOAR,
GARRET LE ROY,
BERT H. TERWILLIGER.

FINANCIAL RESOURCES

Bonds and mortgages..... \$424,915 50
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Idaho.....	\$25,000 00	\$25,757 50	\$25,250 00
State of Louisiana.....	10,000 00	9,958 00	10,200 00
Cities in other States.....	200,500 00	208,609 27	201,495 00
Cities in this State.....	296,350 00	312,989 22	296,148 75
Counties in this State.....	118,000 00	121,183 40	118,040 00
Towns in this State.....	171,700 00	175,469 38	172,824 50
Villages in this State.....	409,541 53	416,573 89	409,781 99
School districts in this State	123,500 00	127,073 75	124,920 00
Railroad mortgage bonds....	203,000 00	212,808 25	199,580 00
	<u>\$1,557,591 58</u>	<u>\$1,610,421 66</u>	<u>\$1,548,850 24</u>

1,548,850 24

Banking house and lot, book value, \$20,000; cost, \$27,620.05;
actual cash value..... 20,000 00
Cash on deposit in banks or trust companies..... 130,153 18
Cash on hand..... 5,451 91
Total of collectible interest..... 36,034 12
Amount of all other assets, viz.: Land contract..... 200 00

\$2,165,604 95

LIABILITIES

Amount due depositors, viz.:

Principal..... \$1,995,144 61
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 36,528 69

\$2,031,673 30

Surplus on market value..... 133,931 65

\$2,165,604 95

Surplus on par value, \$142,672.99.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$154,858 17
From depositors, not including dividends credited..... 406,554 18
From interest on loans, deposits and investments..... 92,723 35

From rents from banking house	\$1,573 00
From mortgages	18,425 00
From redemption of stocks and bonds.....	71,741 66
From all other sources, viz.:	
Shortage in cash located.....	\$10 00
Insurance premiums advanced refunded.....	145 00
	<u>155 00</u>
	<u>\$746,030 36</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$477,027 26
For loans on bonds and mortgages.....	20,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (Total par value, \$102,300).....	103,654 87
For interest (other than dividend payments to depositors)....	943 70
For current expenses of the bank, viz.:	
For salaries	\$3,300 00
For taxes: Banking house, \$820.65; surplus, \$1,045.55; on mortgages, \$101.50.....	1,967 70
For expenses, except taxes, of banking house:	
Repairs	76 82
Insurance	119 69
Other	96 45
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,041 66
	<u>7,602 32</u>
Other payments, viz.:	
Insurance premiums advanced.....	\$846 12
Cash short	51 00
	<u>897 12</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	135,605 09
	<u>\$746,030 36</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,019
Number of accounts opened or reopened during the year....	500
Number of accounts closed during the year.....	477
Amount deposited during the year, not including dividends credited for that period.....	\$406,554 18
Amount withdrawn during the year.....	477,027 26
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$36,201 50
January 1, 1916.....	36,528 69
	<u>72,730 19</u>
Average amount of each account January 1, 1916.....	337 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	3 & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$92,840 46
Total expenses of the bank for the year 1915.....	7,602 32
Dividends paid to depositors for the year 1915.....	72,730 19
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>12,507 95</u>

125. KINGSTON SAVINGS BANK, KINGSTON

[273 Wall street; incorporated 1874]

MYRON TELLER, President.**GEORGE BURGEVIN, Vice-President.****JOHN E. KRAFT, Vice-President.****CHARLES TAPPEN, Treasurer.****TRUSTEES****JAMES A. BETTS,
GEORGE BURGEVIN,
ZADOC P. BOICE,
SAM BERNSTEIN,****EVERETT FOWLER,
JOHN E. KRAFT,
D. N. MATHEWS,
JOHN J. CAMPBELL,
ABRAM D. ROSE****CHARLES TAPPEN,
MYRON TELLER,
V. B. VAN WAGONEN,
LEVAN S. WINNE,****FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,370,233 80
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$25,843 75	\$25,500 00	
State of Colorado.....	45,200 00	45,200 00	39,776 00	
Cities in other States.....	25,000 00	25,837 50	26,250 00	
Cities in this State.....	703,589 08	693,545 62	690,064 08	
Counties in this State.....	26,000 00	25,975 00	25,830 00	
Towns in this State.....	266,153 00	274,781 12	268,742 00	
Villages in this State.....	482,029 64	496,365 11	481,278 39	
School districts in this State	70,677 50	71,608 61	70,402 50	
	<u>\$1,643,649 22</u>	<u>\$1,649,156 71</u>	<u>\$1,627,832 97</u>	1,627,832 97
Banking house and lot, book value, \$25,000; cost, \$29,034.17; actual cash value.....				25,000 00
Other real estate, book value, \$4,500; cost, \$9,503.02; actual cash value				4,500 00
Cash on deposit in banks or trust companies.....				298,156 44
Cash on hand.....				8,990 67
Total of collectible interest.....				63,836 57
Amount of all other assets, viz.:				
Land contracts			\$1,200 00	
Taxes advanced			230 02	
			<u>1,430 02</u>	
			<u>\$4,400,030 47</u>	

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,043,279 87	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	77,670 12	
	<u>\$4,120,949 99</u>	
Surplus on market value.....	279,080 48	
	<u>\$4,400,030 47</u>	

Surplus on par value, \$294,896.73.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$314,325 15
From depositors, not including dividends credited.....	717,542 58
From interest on loans, deposits and investments.....	188,049 70
From rents from other real estate.....	281 40
From mortgages	107,315 00
From redemption of stocks and bonds.....	148,152 34
From loans paid.....	10,000 00
From all other sources, viz.: Insurance premiums and taxes advanced refunded	4,361 17
	<u>\$1,490,027 34</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$859,069 88
For loans on bonds and mortgages.....	170,950 00
For loans on stocks and bonds and other securities.....	10,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (Total par value, \$124,400).....	125,392 00
For interest (other than dividend payments to depositors)....	282 10
For current expenses of the bank, viz.:	
For salaries	\$6,000 00
For taxes: Banking house, \$817.37; surplus, \$2,441.30.	3,253 57
For expenses, except taxes, of banking house:	
Repairs	102 70
Insurance	62 50
For expenses of other real estate, viz.:	
Repairs	112 04
Insurance	126 77
Taxes	168 39
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,681 32
	12,522 29
Other payments, viz:	
Insurance premiums and taxes advanced.....	\$4,641 19
Cash short	19 81
Interest credited	2 96
	4,663 96
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	307,147 11
	<u>\$1,490,027 34</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,499
Number of accounts opened or reopened during the year.....	757
Number of accounts closed during the year.....	798
Amount deposited during the year, not including dividends credited for that period.....	\$717,542 58
Amount withdrawn during the year.....	859,069 88
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$77,086 34
January 1, 1916.....	77,670 12
	154,756 46
Average amount of each account January 1, 1916.....	634 08
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3
Total amount of such accounts.....	\$15,073 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$189,215 19
Total expenses of the bank for the year 1915.....	12,522 29
Dividends paid to depositors for the year 1915.....	154,759 42
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	21,933 48

126. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Incorporated 1871]

C. L. VAN ORDEN, President.

ABRAM B. DUBOIS, Secretary.

TRUSTEES

JESSE ELTINGE,
DANIEL BLACK,
JOHN J. HULL,
A. W. WILLIAMS,
THOMAS SNYDER,

FRANK J. LEFEVRE,
ABRAM P. LEFEVRE,
C. I. LEFEVRE,
PHILIP DEYO,
LUTHER HASBROUCK,
C. L. VAN ORDEN.

JOSIAH P. LEFEVRE,
SIMON DUBOIS,
HOWARD H. GRIMM,
EUGENE VAN WAGENEN,
J. E. HASBROUCK, JR.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$973,581 11
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Idaho	\$25,000 00	\$24,660 00	\$24,250 00
State of Arizona.....	10,000 00	10,206 50	10,400 00
Cities in other States.....	10,000 00	9,570 00	9,800 00
Cities in this State.....	265,502 00	269,328 96	268,322 79
Counties in this State.....	109,000 00	110,335 20	110,560 00
Towns in this State.....	147,137 85	149,216 20	146,256 62
Villages in this State.....	214,800 00	216,927 89	215,398 20
School districts in this State	75,250 00	76,011 25	76,090 00
Railroad mortgage bonds....	28,000 00	28,147 00	20,180 00
	<u>\$885,689 85</u>	<u>\$896,008 00</u>	<u>\$881,257 61</u>

\$881,257 61

Banking house and lot, book value, \$10,000; cost, \$10,097;
actual cash value 10,000 00
Cash on deposit in banks or trust companies..... 101,328 22
Cash on hand..... 10,438 86
Total of collectible interest..... 29,066 22
Amount of all other assets, viz.: Rent of part of banking build-
ing 32 00

\$2,005,724 74

LIABILITIES

Amount due depositors, viz.:

Principal \$1,858,294 10
Dividends credited or to be credited for the six
months ending with December 31, 1915..... 36,162 22
\$1,894,456 32

Surplus on market value..... 111,268 42

\$2,005,724 74

Surplus on par value, \$115,700.65.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$127,064 94
From depositors, not including dividends credited..... 229,843 47
From interest on loans, deposits and investments..... 88,107 57
From rents from banking house..... 224 67
From mortgages 31,050 00
From redemption of stocks and bonds..... 77,759 00
From all other sources, viz.:

Rent of safe deposit boxes..... \$91 50
Insurance premium returned 15 29
received from mortgage assigned..... 25 00

131 89

\$554,211 15

PAYMENTS

To depositors, including dividends paid to them.....	\$308,012 28
For loans on bonds and mortgages.....	72,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$54,000).....	54,257 02
For interest (other than dividend payments to depositors)...	430 18
For current expenses of the bank, viz.:	
For salaries	\$3,714 50
For taxes: Banking house, \$207.42; surplus, \$566.57...	1,163 99
For expenses, except taxes, of banking house:	
Repairs	110 45
Insurance	48 60
Other	216 02
For expenses of other real estate, viz.:	
Taxes	6 30
For other expenses, not including expenses of other real estate nor other expenses of banking house..	839 45
	<hr/>
	6,099 31
Other payments, viz.:	
Error in payment to depositor.....	\$10 00
Insurance premium advanced.....	10 59
Special expense installing new heating plant.....	673 99
	<hr/>
	694 58
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	111,767 78
	<hr/>
	\$554,211 15
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,152
Number of accounts opened or reopened during the year.....	284
Number of accounts closed during the year.....	310
Amount deposited during the year, not including dividends credited for that period.....	\$229,843 45
Amount withdrawn during the year.....	308,012 28
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$36,233 56
January 1, 1916.....	36,162 23
	<hr/>
	72,450 79
Average amount of each account January 1, 1916.....	601 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$67,839 32
Total expenses of the bank for the year 1915.....	6,099 31
Dividends paid to depositors for the year 1915.....	72,450 79
Net earnings for the year 1915 over expenses and dividends paid to depositors	9,289 22
	<hr/>

127. RONDOUT SAVINGS BANK, KINGSTON

[20 Ferry street; incorporated 1863]

J. E. DERRENBACHER, President.
T. C. COYKENDALL, Vice-President.F. M. GRIFFITHS, Vice-President
L. L. OSTERHOUDT, Secretary.

TRUSTEES

T. C. COYKENDALL,
JOHN S. THOMPSON,
WESLEY D. HALE,
F. H. GRIFFITHS,FRED'K STEPHAN, JR.,
ALEXANDER A. STERN,
J. D. SCHOONMAKER,
EDWARD COYKENDALL,
J. E. DERRENBACHER.JAMES G. ROSE,
HARRY H. FLEMING,
NICHOLAS STOCK,
L. L. OSTERHOUDT.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,228,212 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$20,000 00	\$31,725 00	\$32,400 00	
Cities in this State.....	1,073,066 04	1,108,362 68	1,069,335 04	
Counties in this State.....	333,500 00	380,697 30	338,230 00	
Towns in this State.....	84,800 00	87,822 30	83,474 00	
Villages in this State.....	55,129 67	57,985 88	55,073 77	
School districts in this State	25,000 00	25,000 00	25,113 00	
	<u>\$1,596,495 71</u>	<u>\$1,651,593 14</u>	<u>\$1,583,624 81</u>	1,583,624 81

Other real estate, book value, \$18,418.64; cost, \$19,635.96;
actual cash value..... 18,495 00
Cash on deposit in banks or trust companies..... 293,502 37
Cash on hand..... 26,484 72
Total of collectible interest..... 59,616 88
Amount of all other assets, viz.:

Rent accrued	\$223 00	
Land contract	165 50	
		378 50
		<u>\$4,210,114 28</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,836,865 35	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	73,689 08	
		\$3,910,554 38
Surplus on market value.....		299,559 90
		<u>\$4,210,114 28</u>

Surplus on par value, \$312,420.80.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$409,704 69
From depositors, not including dividends credited.....	778,540 87
From interest on loans, deposits and investments.....	178,410 00
From rents from other real estate.....	951 50
From mortgages	205,895 00
From redemption of stocks and bonds.....	50,893 98
From real estate sold.....	1,620 00
From all other sources, viz.:	
Land contract	\$24 50
Recording repaid	26 01
Insurance repaid	278 79
Mortgage repaid	28 25

Expenses repaid	\$9 83	
Repairs	5 00	
		\$372 37
		<u>\$1,626,378 47</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$868,470 68	
For loans on bonds and mortgages.....	163,800 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$154,612.06).....	156,247 81	
For interest (other than dividend payments to depositors)....	1,181 07	
For current expenses of the bank, viz.:		
For salaries	\$6,399 98	
For taxes: Surplus, \$2,771.44; on mortgages, \$200....	2,971 44	
For rent of banking rooms.....	1,200 00	
For expenses of other real estate, viz.:		
Repairs	309 60	
Insurance	7 50	
Taxes	336 99	
For other expenses, not including expenses of other real estate nor other expenses of banking house.....	3,303 31	
		14,528 82
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,000 00	
Other payments, viz.:		
Loan repaid	\$160,000 00	
Recording advanced	13 22	
Insurance premium advanced.....	293 89	
Repairs advanced on land contract.....	55 89	
		100,363 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	319,787 09	
		<u>\$1,626,378 47</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	7,068	
Number of accounts opened or reopened during the year.....	973	
Number of accounts closed during the year.....	938	
Amount deposited during the year, not including dividends credited for that period.....	\$778,540 87	
Amount withdrawn during the year.....	868,470 68	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	\$72,579 66	
January 1, 1916	73,689 08	
		146,268 69
Average amount of each account January 1, 1916.....	553 27	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$177,003 40	
Total expenses of the bank for the year 1915.....	14,528 82	
Dividends paid to depositors for the year 1915.....	146,268 69	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	16,205 89	

128. SAUGERTIES SAVINGS BANK, SAUGERTIES

[244 Main street; incorporated 1871]

ALBERT CARNRIGHT, President.

LOUIS J. BUTZEL, Vice-President

JAMES T. MAXWELL, Vice-President.

J. A. FRELEIGH, Secretary.

TRUSTEES

J. H. VAN GELDER,
JOHN W. SHULTS,
ALBERT CARNRIGHT,
THEO. B. CORNWALL,
LOUIS J. BUTZEL,JAMES T. MAXWELL,
MYRON REDELL,
ED. M. WILBUR,
CHARLES LUSK,
CHARLES H. LAMB,ORVILLE M. CARN,
BYRON L. DAVIS,
JOHN SEAMON,
J. C. SUDERLEY,
MARTIN CANTINE.FINANCIAL
RESOURCES

Bonds and mortgages..... \$470,879 5
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$10,000 00	\$10,000 00	\$10,100 00
Cities in other States.....	29,500 00	31,238 60	30,300 00
Cities in this State.....	425,240 00	432,020 86	336,519 20
Counties in this State.....	123,000 00	132,329 82	128,910 00
Towns in this State.....	171,888 17	174,707 92	175,968 23
Villages in this State.....	406,097 12	411,256 97	407,142 31
School districts in this State	259,329 20	263,916 92	261,527 12
Railroad mortgage bonds....	73,000 00	88,446 30	77,550 00
	<u>\$1,507,034 49</u>	<u>\$1,543,917 89</u>	<u>\$1,487,016 86</u>

1,487,016 86
 200 00

Loans upon pledge of securities.....
 Banking house and lot, book value, \$3,000; cost, \$10,000;
 actual cash value..... 3,000 00
 Other real estate, book value, \$32,509.55; cost, \$35,009.55;
 actual cash value..... 32,509 55
 Cash on deposit in banks or trust companies..... 212,126 90
 Cash on hand..... 13,772 37
 Total of collectible interest..... 34,579 24
 Amount of all other assets, viz.:

Insurance premiums and tax account.....	\$370 77
Land contracts	2,150 00
Rents due and accrued:	
Bank building	110 00
Other real estate.....	531 76

3,162 53

\$2,257,246 95

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,027,506 88
Dividends credited or to be credited for the six months ending with December 31, 1915.....	39,150 74

\$2,066,657 62
 190,589 33

Surplus on market value.....

\$2,257,246 95

Surplus on par value, \$210,606.96.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$249,296 74
From depositors, not including dividends credited.....	339,649 39
From interest on loans, deposits and investments.....	93,966 50
From rents from banking house.....	243 00
From rents from other real estate.....	1,408 34
From mortgages	10,547 00
From redemption of stocks and bonds.....	116,684 30

From all other sources, viz.:

On land contract.....	\$50 00	
Back rent collected on property sold.....	136 00	
		<u>\$186 00</u>
		<u>\$811,981 27</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$432,315 17	
For loans on bonds and mortgages.....	20,325 00	
For loans on stocks and bonds and other securities.....	200 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$122,092.34).....	124,517 45	
For interest (other than dividend payments to depositors)....	1,738 47	
For current expenses of the bank, viz.:		
For salaries	\$2,400 00	
For taxes: Banking house, \$228.04; surplus, \$1,044.20; on mortgages, \$76.....	1,948 24	
For expenses, except taxes, of banking house:		
Repairs	73 66	
Insurance	33 50	
Other	13 00	
For expenses of other real estate, viz.:		
Repairs	239 68	
Insurance	70 24	
Taxes	491 90	
Other	233 13	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,466 70	
		<u>6,975 04</u>
Other payments, viz.: Insurance and taxes advanced.....	10 87	
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	225,899 27	
		<u>\$811,981 27</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,996	
Number of accounts opened or reopened during the year.....	358	
Number of accounts closed during the year.....	358	
Amount deposited during the year, not including dividends credited for that period.....	\$339,649 39	
Amount withdrawn during the year.....	432,315 17	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915.....	\$38,596 42	
January 1, 1916.....	39,150 74	
		<u>77,747 16</u>
Average amount of each account January 1, 1916.....	517 18	
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4	
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$92,107 49	
Total expenses of the bank for the year 1915.....	6,975 04	
Dividends paid to depositors for the year 1915.....	77,747 16	
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	7,385 29	

129. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON

[290 Wall street; incorporated 1851]

E. H. LOUGHRAN, President.
G. W. WASHBURN, Vice-President.
H. R. BRIGHAM, Vice-President.

JOHN B. ALLIGER, Treasurer.
J. M. SCHAEFFER, Secretary.

TRUSTEES

JOHN B. ALLIGER,
HARRY R. BRIGHAM,
HOWARD CHIPPE,
PHILIP ELTING,

GEORGE HUTTON,
E. H. LOUGHRAN,
JOHN L. McGRATH,
G. D. B. HASBROUCK,
CHARLES S. WOOD.

GEO. W. WASHBURN,
J. M. SCHAEFFER,
A. W. THOMPSON,
OGDEN F. WINNE.

FINANCIAL
RESOURCES

Bonds and mortgages \$2,789,251 1/2
Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value	
State of Utah.....	\$25,000 00	\$26,500 00	\$25,000 00	
Cities in other States.....	45,000 00	44,168 90	44,900 00	
Cities in this State.....	1,003,479 04	1,019,921 93	985,980 59	
Counties in this State.....	151,500 00	159,673 68	153,690 00	
Towns in this State.....	284,977 00	289,188 79	281,637 00	
Villages in this State.....	380,195 00	385,524 84	\$78,516 00	
School districts in this State	124,070 00	122,971 62	123,164 20	
Railroad mortgage bonds....	150,000 00	144,562 50	127,500 00	
	<u>\$2,164,221 04</u>	<u>\$2,193,505 26</u>	<u>\$2,118,387 79</u>	2,118,387 79
Banking house and lot, book value, \$45,000; cost, \$75,000; actual cash value				45,000 00
Other real estate, book value, \$9,340; cost, \$18,714.45; actual cash value				9,340 00
Cash on deposit in banks or trust companies.....				334,309 12
Cash on hand				47,303 36
Total of collectible interest.....				68,168 19
Amount of all other assets, viz.:				
Land contracts			\$21,140 00	
Insurance advanced			541 73	
Taxes advanced			2,138 67	
Rents accrued			900 00	
				<u>24,718 40</u>
				<u><u>\$5,436,477 94</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,102,357 42
Dividends credited or to be credited for the six months ending with December 31, 1915.....	96,187 32
	<u>\$5,200,544 74</u>
Surplus on market value.....	235,933 12
	<u><u>\$5,436,477 86</u></u>

Surplus on par value, \$281,766.37.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$261,875 55
From depositors, not including dividends credited.....	938,965 70
From interest on loans, deposits and investments.....	230,973 70
From rents from banking house.....	2,183 70
From rents from other real estate.....	441 00
From mortgages	157,741 00

From redemption of stocks and bonds.....	\$180,962 02
From real estate sold.....	200 00
From all other sources, viz.:	
Land contracts	\$50 00
Insurance advanced	904 78
Taxes advanced	874 47
	<u>1,829 25</u>
	<u>\$1,755,171 90</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,083,656 74
For loans on bonds and mortgages.....	101,025 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$170,047.62).....	168,430 47
For current expenses of the bank, viz.:	
For salaries	\$8,400 00
For taxes: Banking house, \$1,545.89; surplus, \$1,917.43.	3,463 32
For expenses, except taxes, of banking house:	
Repairs	266 57
Insurance	323 09
For expenses of other real estate, viz.:	
Repairs	688 70
Insurance	162 37
Taxes	384 17
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,766 22
	<u>17,444 44</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,340 00
Other payments, viz.:	
Insurance advanced	\$877 11
Taxes advanced	698 50
Charged to profit and loss.....	192 16
	<u>1,662 77</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	381,612 48
	<u>\$1,755,171 90</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	9,322
Number of accounts opened or reopened during the year.....	1,104
Number of accounts closed during the year.....	1,155
Amount deposited during the year, not including dividends credited for that period.....	\$938,965 70
Amount withdrawn during the year.....	1,083 656 74
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$96,653 89
January 1, 1916.....	98,187 32
	<u>194,841 21</u>
Average amount of each account January 1, 1916.....	557 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$231,616 85
Total expenses of the bank for the year 1915.....	17,444 44
Dividends paid to depositors for the year 1915.....	194,841 21
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>19,331 20</u>

WESTCHESTER COUNTY

130. THE BANK FOR SAVINGS OF OSSINING, OSSINING

[Main street; incorporated 1854]

C. T. YOUNG, President.

GEORGE HYATT, Vice-President.

WILBUR F. FOSHAY, Vice-President.

DUDLEY B. HOLBROOK, Treasurer.

SETH G. ELLEGOOD, Secretary.

TRUSTEES

C. TOWNSEND YOUNG,
THEODORE H. CALAM,
SETH G. ELLEGOOD,
WILBUR F. FOSHAY,

WARREN A. MINER,
GEORGE HYATT,
DUDLEY B. HOLBROOK,
JACOB CHADEAYNE,
LEONARD A. BALLARD.

G. S. HILLIKER,
LOUIS F. WASHBURN,
EDWIN L. TODD,
JOHN P. HOBBIE,

FINANCIAL

RESOURCES

Bonds and mortgages.....\$2,500,452 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$105,000 00	\$113,090 75	\$107,450 00
Cities in this State.....	186,000 00	187,442 35	179,140 00
Counties in this State.....	26,742 00	28,500 20	25,405 00
Towns in this State.....	43,000 00	45,729 76	43,910 00
Villages in this State.....	242,392 00	247,294 89	243,889 00
School districts in this State	105,650 00	110,466 39	106,878 00
Railroad mortgage bonds....	385,000 00	381,489 17	325,600 00
	<u>\$1,093,784 00</u>	<u>\$1,114,013 61</u>	<u>\$1,032,272 00</u>

1,032,272 00

Banking house and lot, book value, \$68,500; cost, \$79,653.63;
actual cash value.....

68,500 00

Cash on deposit in banks or trust companies.....

226,417 97

Cash on hand.....

9,394 66

Total of collectible interest.....

65,192 51

\$3,902,229 14

LIABILITIES

Amount due depositors, viz.:

Principal\$3,469,377 33

Dividends credited or to be credited for the six
months ending with December 31, 1915.....

65,960 24

\$3,535,337 57

Surplus on market value.....

366,891 57

\$3,902,229 14

Surplus on par value, \$428,403.57.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day.....

\$220,858 14

From depositors, not including dividends credited.....

691,466 93

From interest on loans, deposits and investments.....

173,556 21

From rents from banking house.....

322 00

From mortgages.....

186,283 00

WESTCHESTER COUNTY

299

From redemption of stocks and bonds.....	\$55,058 83
From stocks and bonds sold (total par value, \$71,300).....	71,300 00
From all other sources, viz.: Insurance premiums advanced refunded	12 50
	<u>\$1,398,857 61</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$762,616 65
For loans on bonds and mortgages.....	259,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$118,543.58).....	122,874 30
For interest (other than dividend payments to depositors)....	160 25
For current expenses of the bank, viz.:	
For salaries	\$10,440 00
For taxes: Banking house, \$1,177.84; surplus, \$3,863.38.	4,541 22
For expenses, except taxes, of banking house: Repairs	207 48
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,692 58
	<u>17,881 28</u>
Other payments, viz.: Insurance premiums advanced.....	12 50
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	235,812 63
	<u>\$1,398,857 61</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	5,727
Number of accounts opened or reopened during the year.....	743
Number of accounts closed during the year.....	662
Amount deposited during the year, not including dividends credited for that period.....	\$691,466 93
Amount withdrawn during the year.....	762,616 65
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$66,174 81
January 1, 1916.....	65,960 24
	<u>132,135 05</u>
Average amount of each account January 1, 1916.....	617 31
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$176,226 17
Total expenses of the bank for the year 1915.....	17,881 28
Dividends paid to depositors for the year 1915.....	132,135 05
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>26,209 84</u>

131. EASTCHESTER SAVINGS BANK, MOUNT VERNON

[9 South Third avenue; incorporated 1871]

GEORGE H. BROWN, President.
SAMUEL W. BERTINE, Vice-President.

OLIVER A. WESTFALL, Secretary.

TRUSTEESJ. MORTIMER BELL,
SAMUEL W. BERTINE,
GEORGE H. BROWN,
A. M. CAMPBELL,FRANKLIN T. DAVIS,
J. MILFORD McKEE,
JONAH ROCKETT,
THEODORE TAYLOR,
JAMES S. VAN COURT.OLIVER A. WESTFALL,
MARK WINTJEN,
CHARLES ROCKWELL,
CHASMOH O SETEVHO**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$1,780,918 13

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Louisiana.....	\$10,000 00	\$9,975 00	\$10,600 00
State of New Mexico.....	35,000 00	38,437 00	38,437 00
Cities in other States.....	317,500 00	326,151 58	318,640 30
Cities in this State.....	128,108 33	133,378 34	127,472 99
Counties in this State.....	15,000 00	16,866 26	15,000 00
Towns in this State.....	52,500 00	53,914 00	53,901 20
Villages in this State.....	78,300 00	80,517 41	80,693 80
School districts in this State	57,520 00	62,343 20	61,331 88
Railroad mortgage bonds....	335,000 00	305,382 92	246,050 00
	<u>\$1,023,928 33</u>	<u>\$1,026,965 70</u>	<u>\$952,127 67</u>

952,127 67

Banking house and lot, book value, \$13,500; cost, \$17,362.76;
actual cash value

13,500 00

Other real estate, book value, \$18,412.47; cost, \$18,412.47;
actual cash value

18,412 47

Cash on deposit in banks or trust companies.....

258,319 23

Cash on hand

2,004 00

Total of collectible interest.....

32,308 96

Amount of all other assets, viz.: Insurance premiums and
taxes advanced

175 11

\$3,057,765 71**LIABILITIES**

Amount due depositors, viz.:

Principal	\$2,848,084 21
Dividends credited or to be credited for the six months ending with December 31, 1915.....	52,349 72

\$2,900,433 93

Surplus on market value.....

157,331 78

\$3,057,765 71

Surplus on par value, \$234,132.44.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$237,706 66
From depositors, not including dividends credited.....	1,026,540 00
From interest on loans, deposits and investments.....	144,036 94
From rents from banking house.....	1,036 50
From rents from other real estate.....	135 00
From mortgages	72,116 87
From redemption of stocks and bonds.....	15,640 00
From stocks and bonds sold (total par value, \$25,000)	25,000 00

From all other sources, viz.:

Satisfaction pieces	\$29 75	
Insurance premiums and taxes advanced, refunded..	535 05	
Cash over	296 24	
		<u>\$861 04</u>
		<u>\$1,523,073 01</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$949,352 56
For loans on bonds and mortgages.....		171,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$107,000).....		113,049 01
For interest (other than dividend payments to depositors)....		1,540 65
For current expenses of the bank, viz.:		
For salaries	\$10,400 00	
For taxes: Banking house, \$237.34; surplus, \$1,193.57.	1,430 91	
For expenses, except taxes, of banking house:		
Repairs	124 96	
Insurance	48 00	
Other	261 14	
For expenses of other real estate, viz.:		
Repairs	590 29	
Insurance	42 00	
Taxes	252 35	
Other	2 55	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	994 55	
		14,126 75
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		12,412 47
Other payments, viz.:		
Insurance premiums and taxes advanced.....	\$143 21	
Over in teller's cash corrected.....	274 99	
		418 20
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		260,323 37
		<u>\$1,523,073 01</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	7,694
Number of accounts opened or reopened during the year.....	1,316
Number of accounts closed during the year.....	890
Amount deposited during the year, not including dividends credited for that period.....	\$1,026,540 00
Amount withdrawn during the year.....	949,352 56
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$50,128 63
January 1, 1916.....	52,349 73
	102,478 35
Average amount of each account January 1, 1916.....	379 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$151,103 44
Total expenses of the bank for the year 1915.....	14,126 75
Interest paid to depositors for the year 1915.....	102,478 35
Net earnings for the year 1915 over expenses and interest paid to depositors.....	34,498 34

132. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1869]

W. WARD TOMPKINS, President.
 SYLVESTER BUCKHOUT, Vice-Pres.
 THOMAS LOSEE, Vice-President.

W. HOWARD LOSEE, Secretary.
 C. G. STORMS, Treasurer.

TRUSTEES

W. W. TOMPKINS,
 THOMAS LOSEE,
 CHARLES G. STORMS,
 SYLVESTER L. STORMS,
 CHARLES H. BEVERS,

HENRY E. BLISS,
 SYLVESTER BUCKHOUT,
 ROBERT LENNISTON,
 MATTHEW ALLISON,
 JEROME BRADLEY,

WALTER KEYS,
 W. HOWARD LOSEE,
 ANTHONY S. LESTER,
 ELLERY E. ALBEE,
 WM. L. HAMIL

**FINANCIAL
RESOURCES**

Bonds and mortgages.....				\$391,840 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
State of New York.....	\$10,000 00	\$10,593 75	\$11,200 00	
Cities in other States.....	10,000 00	10,603 50	10,500 00	
Cities in this State.....	41,000 00	42,142 84	41,020 00	
Counties in this State.....	5,000 00	5,409 00	5,250 00	
Towns in this State.....	37,000 00	37,575 98	37,560 00	
Villages in this State.....	23,500 00	23,567 79	23,390 00	
School districts in this State	11,000 00	11,187 32	10,850 00	
Railroad mortgage bonds	38,000 00	40,083 75	34,330 00	
	<u>\$175,500 00</u>	<u>\$181,166 92</u>	<u>\$174,600 00</u>	174,600 00
Cash on deposit in banks or trust companies.....				67,587 84
Cash on hand.....				3,124 16
Total of collectible interest.....				12,841 29
				<u>\$649,993 29</u>

LIABILITIES**Amount due depositors, viz.:**

Principal	\$591,183 84	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	11,004 72	
		\$602,193 56
Surplus on market value.....		47,799 73
		<u>\$649,993 29</u>

Surplus on par value, \$48,699.73.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$70,447 56
From depositors, not including dividends credited.....	175,376 56
From interest on loans, deposits and investments.....	31,201 34
From mortgages	14,850 00
From redemption of stocks and bonds.....	7,000 00
	<u>\$298,875 46</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$170,839 34
For loans on bonds and mortgages.....	38,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$13,000)	13,689 50
For interest (other than dividend payments to depositors)	118 30
For current expenses of the bank, viz.:	
For salaries	\$2,990 00
For taxes: Surplus	402 54
For rent of banking rooms.....	500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	923 78
	<hr/> 4,816 32
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	70,712 00
	<hr/> <u>\$298,875 46</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	1,749
Number of accounts opened or reopened during the year.....	264
Number of accounts closed during the year.....	212
Amount deposited during the year, not including dividends credited for that period.....	\$175,376 56
Amount withdrawn during the year.....	170,839 34
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$10,841 36
January 1, 1916.....	11,004 72
	<hr/> 21,846 08
Average amount of each account January 1, 1916.....	344 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$31,955 37
Total expenses of the bank for the year 1915.....	4,816 32
Interest paid to depositors for the year 1915.....	21,846 08
Net earnings for the year 1915 over expenses and interest paid to depositors.....	<hr/> 5,292 97

133. THE HOME SAVINGS BANK, WHITE PLAINS

[156 Main street; incorporated 1893]

DAVID CROMWELL, President.
HARRY S. HAMILTON, Vice-Pres.
J. T. LOCKWOOD, Vice-President.

JOHN F. KREPPS, Secretary.
ADELBERT T. SHAW, Asst. Secy.

TRUSTEES

T. E. CARPENTER,
DAVID CROMWELL,
CHARLES J. F. DECKER,
HENRY P. GRIFFIN,
HARRY S. HAMILTON,
JAMES F. HOBAN,

CHARLES D. HORTON,
HARVEY HUSTED,
JOHN Y. LAVERY,
F. HERBERT NOWILL,
AARON RADICK,
EDWARD SCHIRMER,
HENRY R. BARRETT.

STEPHEN C. SMITH,
ELIJAH C. SNIFFEN,
JOHN F. KREPPS,
J. T. LOCKWOOD,
WILLIAM H. LYON,
THOMAS SIMPSON,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,950,250 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$15,000 00	\$15,300 00	\$14,350 00
Cities in other States.....	125,000 00	123,139 00	127,650 00
Cities in this State.....	160,000 00	153,045 50	146,200 00
Counties in this State.....	32,675 00	40,415 25	41,568 50
Towns in this State.....	324,400 00	403,469 15	402,387 00
Villages in this State.....	205,160 00	211,702 06	210,896 80
School districts in this State	146,450 00	152,230 91	147,618 50
Railroad mortgage bonds....	450,000 00	460,750 00	396,950 00
	<u>\$1,535,685 00</u>	<u>\$1,570,051 86</u>	<u>\$1,498,030 80</u>

1,498,030 80

Banking house and lot, book value, \$40,000; cost, \$41,817.90;
actual cash value..... 40,000 00
Other real estate, book value, \$142,355.70; cost, \$142,544.73;
actual cash value..... 142,355 70
Cash on deposit in banks or trust companies..... 354,790 23
Cash on hand..... 23,116 34
Total of collectible interest..... 56,318 32
Amount of all other assets, viz.:

Accrued rentals, banking house.....	\$500 00
Accrued rentals, other real estate.....	550 50
Accrued interest, real estate contracts.....	125 78
Insurance premiums advanced.....	523 07
Taxes advanced.....	200 17
Land contracts.....	27,000 00

28,905 52

\$5,083,766 91

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$4,751,286 33
Dividends credited or to be credited for the six months ending with December 31, 1915.....	88,496 82

\$4,839,783 15

Other liabilities, viz.: Expenses incurred, but unpaid, expenses
of other real estate, estimated..... 381 64
Surplus on market value..... 243,602 12

\$5,083,766 91

Surplus on par value, \$291,256.32.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1915, before transactions of the day..... \$420,203 22
From depositors, not including dividends credited..... 1,229,630 79
From interest on loans, deposits and investments..... 237,973 38
From rents from banking house..... 375 00

From rents from other real estate	\$4,277 67
From mortgages	212,900 00
From redemption of stocks and bonds	39,100 00
From stocks and bonds sold (total par value, \$25,000)	15,000 00
From all other sources, viz.:	
Land contracts	\$8,000 00
Insurance premiums advanced, returned	951 88
	<u>8,951 88</u>
	<u>\$2,168,411 94</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,224,200 54
For loans on bonds and mortgages	254,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$158,010)	164,999 53
For interest (other than dividend payments to depositors) ...	1,141 04
For current expenses of the bank, viz.:	
For salaries	\$19,120 00
For taxes: Banking house, \$373.78; surplus, \$1,799.11; on mortgages, \$1,168	3,340 89
For expenses, except taxes, of banking house:	
Repairs	33 83
Insurance	27 53
Other	602 44
For expenses of other real estate, viz.:	
Repairs	2,680 60
Insurance	518 44
Taxes	1,071 35
Other	1,427 87
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,480 01
	<u>34,282 96</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	110,759 97
Other payments, viz.:	
Insurance premiums advanced	\$521 16
Taxes advanced	200 17
	<u>721 33</u>
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day	377,906 57
	<u>\$2,168,411 94</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	13,037
Number of accounts opened or reopened during the year	2,111
Number of accounts closed during the year	1,547
Amount deposited during the year, not including dividends credited for that period	\$1,229,630 79
Amount withdrawn during the year	1,224,200 54
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	\$86,741 81
January 1, 1916	88,496 82
Credited at other periods	8 86
	<u>175,247 49</u>
Average amount of each account January 1, 1916	371 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	\$249,766 22
Total expenses of the bank for the year 1915	42,532 49
Dividends paid to depositors for the year 1915	175,247 49
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>31,936 24</u>

134. PEEKSKILL SAVINGS BANK, PEEKSKILL

[920 South street ; incorporated 1859]

FRANK M. DAIN, President.
 EDWARD G. HALSEY, Vice-President.
 FREDERICK LENT, Vice-President.

EDWARD E. YOUNG, Treasurer.
 SANFORD R. KNAPP, Secretary.
 R. S. ALLEN, Cashier.

TRUSTEES

SANFORD R. KNAPP,
 HENRY L. ARMSTRONG,
 IRA D. STRANG,
 FREDERICK LENT,
 OSCAR GRIFFIN,

ALONZO SEYMOUR,
 FRANK M. DAIN,
 EDWARD E. YOUNG,
 J. R. DECATUR,

EDMUND JORDAN,
 EDWARD G. HALSEY,
 WILLIAM H. CROFT,
 GEORGE W. BUCHANAN,
 ROBERT S. ALLEN.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,776,077 90
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value.	Original cost	Estimated market value
United States	\$20,000 00	\$25,883 75	\$22,000 00
State of North Dakota.....	50,000 00	53,720 00	49,500 00
State of Wyoming.....	5,000 00	6,375 00	5,200 00
Cities in other States.....	470,000 00	492,989 44	463,555 00
Cities in this State.....	248,500 00	261,292 00	235,980 00
Counties in this State.....	50,000 00	50,500 00	49,000 00
Towns in this State.....	61,208 73	61,239 22	60,250 81
Villages in this State.....	537,051 91	541,238 53	523,407 70
School districts in this State	242,192 50	243,858 36	241,462 16
Railroad mortgage bonds....	30,000 00	35,575 00	24,600 00
	<u>\$1,713,953 14</u>	<u>\$1,772,731 35</u>	<u>\$1,674,955 67</u>

1,674,955 67

Banking house and lot, book value, \$28,455.21; cost, \$50,191.41;
 actual cash value 30,000 00
 Cash on deposit in banks or trust companies..... 354,683 71
 Cash on hand 25,805 86
 Total of collectible interest..... 53,141 01
 Amount of all other assets, viz.: Rent accrued..... 312 50
\$4,914,976 65

LIABILITIES

Amount due depositors, viz.:

Insurance premiums advanced..... 521 16
 months ending with December 31, 1915..... 83,613 64
\$4,409,970 54
 Surplus on market value..... 505,006 11
\$4,914,976 65

Surplus on par value, \$544,003.58.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$399,688 89
 From depositors, not including dividends credited..... 667,317 61
 From interest on loans, deposits and investments..... 222,992 32
 From rents from banking house..... 825 00
 From mortgages 68,155 00
 From redemption of stocks and bonds..... 138,415 25

From all other sources, viz.:

Profit and loss.....	\$56 25	
Telephone calls	3 20	
Deposit with bid for bonds.....	1,100 00	
		\$1,159 45
		<u>\$1,498,553 52</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$835,160 79
For loans on bonds and mortgages.....	69,639 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$184,751.02).....	189,215 49
For interest (other than dividend payments to depositors)...	2,349 79
For current expenses of the bank, viz.:	

For salaries	\$10,900 00
For taxes: Banking house, \$973.11; surplus, \$4,722.02; on mortgages, \$131.50.....	5,829 63
For expenses, except taxes, of banking house:	
Repairs	261 03
Insurance	83 40
Other	2,010 93
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,384 39
	<u>20,468 38</u>

Other payments, viz.:

Deposit with bid for bonds.....	\$1,100 00
Cash short	120 78
Recording assignment	1 75
Insurance premiums advanced	8 00
	<u>1,230 50</u>

Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	380,489 57
	<u>\$1,498,553 52</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	8,678
Number of accounts opened or reopened during the year....	722
Number of accounts closed during the year.....	756
Amount deposited during the year, not including dividends credited for that period.....	\$667,317 61
Amount withdrawn during the year.....	835,160 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$82,996 72
January 1, 1916.....	83,613 64
	<u>166,600 36</u>
Average amount of each account January 1, 1916.....	508 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$217,643 37
Total expenses of the bank for the year 1915.....	20,453 38
Dividends paid to depositors for the year 1915.....	166,600 36
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>30,589 63</u>

135. PEOPLE'S BANK FOR SAVINGS, NEW ROCHELLE

[252 Huguenot street; incorporated 1906]

HENRY M. LESTER, President.
JOHN A. PECK, Vice-President.CHARLES PRYER, Vice-President.
ALFRED L. HAMMETT, Secretary.

TRUSTEES

W. W. BISSELL,
JOHN CONLON,
R. C. EDDY,
MOTT EMIGH,
G. F. FLANDREAUX,
GEO. E. GALGANO,
WILLIAM KIRCHHOFF,J. F. LAMBDEN,
HENRY M. LESTER,
GEO. W. MAHLSTEDT,
JOHN F. NEW,
GEORGE WATSON,
JOHN A. PECK,
GEORGE T. DAVIS,CHARLES PRYER,
SAM'L F. SWINBURNE,
L. E. VAN ETEN,
HOWARD R. WARE,
JAMES S. HAVILAND,
JOHN H. TROY,
ALFRED L. HAMMETT.FINANCIAL
RESOURCESBonds and mortgages..... \$409,375 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in this State.....	\$32,990 00	\$32,473 67	\$32,409 70	
Counties in this State.....	4,000 00	3,910 00	4,040 00	
Towns in this State.....	12,000 00	12,134 08	12,200 00	
Villages in this State.....	46,500 00	47,767 10	47,005 00	
Railroad mortgage bonds....	104,000 00	101,170 81	92,690 00	
	<u>\$199,490 00</u>	<u>\$197,454 61</u>	<u>\$188,344 70</u>	\$188,344 70
Cash on deposit in banks or trust companies.....				34,657 63
Cash on hand				5,574 56
Total of collectible interest.....				1,341 16
				<u>\$639,293 05</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$617,765 58	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	10,937 84	
	<u>\$628,702 92</u>	
Surplus on market value.....	10,590 13	
	<u>\$639,293 05</u>	

Surplus on par value, \$21,735.43.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$28,097 88
From depositors, not including dividends credited.....	314,243 30
From interest on loans, deposits and investments.....	31,318 24
From mortgages	14,150 00
From redemption of stocks and bonds.....	6,000 00
From all other sources, viz.:	
Telephone	\$5 39
Home banks	4 50
Pass books	1 80
Typewriting	11 61
Christmas club	8 73
Difference	33
	<u>32 16</u>
	<u>\$393,841 58</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$260,075 56
For loans on bonds and mortgages.....	47,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$42,000).....	43,060 86
For current expenses of the bank, viz.:	
For salaries	\$4,064 00
For taxes: Surplus	45 92
For rent of banking rooms.....	1,490 24
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,255 03
	<hr/>
	6,855 19
Other payments, viz.:	
Christmas club	\$1 14
Trustees' fund	450 00
Short in cash.....	22 72
Ledger correction	1 50
Interest on trustees' certificates.....	75 83
	<hr/>
	551 18
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	35,998 79
	<hr/>
	\$393,841 58
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	3,556
Number of accounts opened or reopened during the year.....	824
Number of accounts closed during the year.....	512
Amount deposited during the year, not including dividends credited for that period.....	\$314,243 30
Amount withdrawn during the year.....	260,075 56
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$10,494 69
January 1, 1916.....	10,937 34
	<hr/>
Paid but not credited.....	21,432 03
	<hr/>
	30
	<hr/>
	21,431 73
Average amount of each account January 1, 1916.....	176 80
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$32,013 25
Total expenses of the bank for the year 1915.....	6,956 37
Dividends paid to depositors for the year 1915.....	21,431 73
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	3,625 15
	<hr/>

136. PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS

[12 and 14 Getty square; incorporated 1866]

CHARLES E. GORTON, President.
 ROBERT H. NEVILLE, Vice-President.
 ANDREW B. BARR, Vice-President.

FRANK E. WHEELER, Treasurer.
 ALBERT B. LOSELLE, Asst. Treas.

TRUSTEES

FRANK E. WHEELER,
 CHARLES E. GORTON,
 ROBERT H. NEVILLE,
 ALEX. SAUNDERS,
 GUSTAV SCHLEUTER,
 CHARLES E. SKINNER,

ANDREW B. BARR,
 ALONZO P. HAZARD,
 ALBERT C. BENEDICT,
 GEORGE H. WARREN,
 JOSEPH MILLER,
 CAMPBELL SCOTT,

RALPH B. HIBBARD,
 LOUIS SPRECKLES,
 WILLIAM HALLEY,
 ARTHUR LAND,
 E. B. EMBREE,
 JAMES C. FULTON.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$5,094,850 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Alabama.....	\$17,000 00	\$18,465 00	\$16,830 00
Cities in other States.....	174,000 00	182,986 00	174,330 00
Cities in this State.....	1,039,670 18	1,069,908 11	1,049,815 13
Counties in this State.....	35,000 00	36,856 25	36,050 00
Towns in this State.....	439,268 36	450,284 62	439,718 10
Villages in this State.....	876,917 25	900,064 98	877,638 70
School districts in this State	292,350 00	306,691 87	294,596 60
Railroad mortgage bonds....	50,000 00	52,668 75	46,000 00
	<u>\$2,924,206 79</u>	<u>\$3,007,925 58</u>	<u>\$2,934,976 43</u>

Banking house and lot, book value, \$58,448.95; cost, \$61,586.48; actual cash value..... 61,500 00
 Other real estate, book value, \$49,694.54; cost, \$47,518.51; actual cash value..... 47,400 00
 Cash on deposit in banks or trust companies..... 492,164 43
 Cash on hand..... 97,974.69
 Total of collectible interest..... 77,358 88
 Amount of all other assets, viz.: Rents accrued..... 95 00

\$8,806,319 43

LIABILITIES

Amount due depositors, viz.:

Principal..... \$8,058,707 55
 Dividends credited or to be credited for the six months ending with December 31, 1915..... 151,307 20

\$8,210,014 75

Surplus on market value..... 596,304 68

\$8,806,319 43

Surplus on par value, \$585,534.04.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day..... \$526,473 89
 From depositors, not including dividends credited..... 1,903,562 56
 From interest on loans, deposits and investments..... 398,583 64
 From rents from banking house..... 1,010 00
 From rents from other real estate..... 2,439 97
 From mortgages..... 82,350 00

WESTCHESTER COUNTY

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From redemption of stocks and bonds.....	\$133,965 90
From loans paid	1,500 00
	<u>\$3,049,885 96</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,812,990 55
For loans on bonds and mortgages.....	393,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$182,500)	186,622 60
For interest (other than dividend payments to depositors)	1,899 57
For current expenses of the bank, viz.:	
For salaries	\$12,903 33
For taxes: Banking house, \$1,524.40; surplus, \$5,322.61	6,847 01
For expenses, except taxes, of banking house:	
Repairs	53 23
Insurance	8 90
Other	16 97
For expenses of other real estate, viz.:	
Repairs	2,477 41
Insurance	173 33
Taxes	780 81
Other	280 34
For other expenses, not including expenses of other real estate nor other expenses of banking house...	3,083 13
	<u>27,534 46</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	36,749 66
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	590,139 12
	<u>\$3,049,885 96</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	17,394
Number of accounts opened or reopened during the year.....	2,970
Number of accounts closed during the year.....	2,459
Amount deposited during the year, not including dividends credited for that period.....	\$1,903,562 56
Amount withdrawn during the year.....	1,812,990 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$147,236 56
January 1, 1916.....	151,307 20
	<u>298,543 76</u>
Average amount of each account January 1, 1916.....	472 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$398,020 14
Total expenses of the bank for the year 1915.....	27,534 46
Dividends paid to depositors for the year 1915.....	298,543 76
Net earnings for the year 1915 over expenses and dividends paid to depositors	<u>71,941 92</u>

137. THE PORT CHESTER SAVINGS BANK, PORT CHESTER

[Corner North Main and Willett streets; incorporated 1885]

WILLIAM RYAN, President.**EDWIN F. STUDWELL, Vice-Pres.****ELLWOOD BURDSALL, Vice-Pres.****JOHN W. McCARTY, Secretary.****JOHN W. DIEHL, Cashier.****GEORGE STUDWELL, Asst. Cashier.****TRUSTEES****WILLIAM RYAN,****EDWIN F. STUDWELL,****JOHN MILLER,****ELLWOOD BURDSALL,****H. L. MARSHALL, Jr.,****JOSIAH N. WILCOX,****JOHN W. McCARTY,****CHARLES H. TIBBITS,****ROBERT B. M. COOK,****LEANDER HORTON,****THOMAS BYRNES, Jr.****THEODORE C. PARKER,****SAMUEL GLOCK,****ARTHUR B. WILCOX,****JOHN W. DIEHL,****JOHN W. RYAN,****FINANCIAL****RESOURCES****Bonds and mortgages..... \$2,314,893 00****Stock and bond investments, viz.:**

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$40,000 00	\$40,287 50	\$40,200 00	
Cities in other States.....	57,000 00	58,672 77	56,730 00	
Cities in this State.....	598,991 92	614,280 80	594,720 50	
Counties in this State.....	95,400 00	100,102 98	96,569 00	
Towns in this State.....	42,578 25	42,616 92	41,565 36	
Villages in this State.....	239,350 00	242,422 15	239,104 25	
School districts in this State	133,100 00	137,007 04	130,544 50	
Railroad mortgage bonds....	341,000 00	342,001 25	293,270 00	
	\$1,547,420 17	\$1,577,391 36	\$1,492,703 61	1,492,703 61

Banking house and lot, book value, \$25,000; cost, \$44,682.06; actual cash value**25,000 00****Cash on deposit in banks or trust companies.....****228,423 04****Cash on hand****26,451 11****Total of collectible interest.....****34,061 92****Amount of all other assets, viz: Insurance premiums advanced****70 15****\$4,120,592 83****LIABILITIES****Amount due depositors, viz.:****Principal****\$3,786,236 77****Dividends credited or to be credited for the six months ending with December 31, 1915.....****70,325 64****\$3,856,572 41****Surplus on market value.....****264,020 42****\$4,120,592 83****Surplus on par value, \$318,736.98.****CASH TRANSACTIONS DURING THE YEAR 1915****RECEIPTS****Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....****\$242,647 24****From depositors, not including dividends credited.....****943,521 75****From interest on loans, deposits and investments.....****173,887 40****From mortgages****32,306 00****From redemption of stocks and bonds.....****65,550 00****From all other sources, viz.:****Insurance premiums advanced.....****\$103 13****Charge for exchange refunded.....****63****103 76****\$1,458,016 18**

PAYMENTS

To depositors, including dividends paid to them.....	\$866,577 59
For loans on bonds and mortgages.....	186,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$134,341.92).....	136,186 16
For interest (other than dividend payments to depositors)....	790 85
For current expenses of the bank, viz.:	
For salaries	\$8,500 00
For taxes: Banking house, \$221.56; surplus, \$2,269.07.	2,080 63
For expenses, except taxes, of banking house: Other.	766 50
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,518 02
	13,814 15
Other payments, viz.: Insurance premiums advanced.....	173 28
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	253,874 15
	<u>\$1,458,016 18</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	8,762
Number of accounts opened or reopened during the year....	1,555
Number of accounts closed during the year.....	1,281
Amount deposited during the year, not including dividends credited for that period.....	\$943,521 78
Amount withdrawn during the year.....	866,577 59
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$68,054 46
January 1, 1916.....	70,335 64
	138,390 10
Average amount of each account January 1, 1916.....	440 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$175,281 03
Total expenses of the bank for the year 1915.....	13,814 15
Dividends paid to depositors for the year 1915.....	138,390 10
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	<u>23,076 78</u>

138. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK

[60 West Post road; incorporated 1887]

REUBEN G. BREWER, President.
CHARLES FIELD GRIFFEN, Vice-Pres.
WILLIAM A. BOYD, Vice-Pres.

GEO. L. LYON, Treasurer.
ELISHA H. GEDNEY, Asst. Treas.

TRUSTEES

BRADFORD RHODES,
WILLIAM A. BOYD,
THOMAS J. MEIGHAN,
REUBEN G. BREWER,
CHAS. FIELD GRIFFEN,
HENRY MOORE,

BURTON C. MEIGHAN,
WILLIAM R. BULL,
EDWIN T. CORNELL,
HENRY FATTON,
GEORGE L. LYON,

CHARLES C. HOLDEN,
CHARLES M. BAXTER,
PATRICK H. COLLINS,
SAMUEL R. BELL,
EDWARD M. CLARK,
DANIEL WARREN.

FINANCIAL RESOURCES

Bonds and mortgages.....				\$494,899 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$10,000 00	\$10,300 00	\$9,900 00	
Cities in this State.....	10,000 00	10,275 00	9,700 00	
Towns in this State.....	17,560 00	17,694 20	17,800 00	
Villages in this State.....	53,840 00	54,214 05	54,815 70	
School districts in this State	28,750 00	29,223 25	28,224 00	
Railroad mortgage bonds....	97,000 00	95,317 50	81,080 00	
	<u>\$217,150 00</u>	<u>\$217,024 00</u>	<u>\$201,019 70</u>	201,019 70
Other real estate, book value, \$6,807.32; cost, \$6,807.32; actual cash value				6,807 32
Cash on deposit in banks or trust companies.....				123,958 35
Cash on hand				4,561 18
Total of collectible interest.....				7,993 11
				<u><u>\$839,238 66</u></u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$764,943 03	
Dividends credited or to be credited for the six months ending with December 31, 1915.....		13,966 85	
			\$778,909 88
Other liabilities, viz.: Expenses incurred but unpaid, tax on surplus, estimated			250 00
Surplus on market value.....			60,078 78
			<u><u>\$839,238 66</u></u>

Surplus on par value, \$76,209.08.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$107,884 60
From depositors, not including dividends credited.....	241,333 91
From interest on loans, deposits and investments.....	40,204 90
From rents from other real estate.....	85 50
From mortgages	31,293 20
From redemption of stocks and bonds.....	7,770 00
From real estate sold	1,100 00
	<u><u>\$429,672 11</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$239,777 67
For loans on bonds and mortgages.....	33,013 20
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$15,000).....	15,102 60
For interest (other than dividend payments to depositors)....	67 50
For current expenses of the bank, viz.:	
For salaries.....	\$3,800 00
For taxes: Surplus, \$428.15; on mortgages, \$102.50...	530 66
For expenses, except taxes, of banking house:	
Repairs.....	15 00
Insurance.....	6 00
Other.....	272 48
For rent of banking rooms.....	660 00
For expenses of other real estate, viz.:	
Repairs.....	52 06
Taxes.....	59 10
Other.....	16 50
For other expenses, not including expenses of other real estate nor other expenses of banking house...	570 78
	<hr/>
	5,982 54
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,209 07
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	128,519 53
	<hr/>
	\$429,672 11
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	2,416
Number of accounts opened or reopened during the year.....	474
Number of accounts closed during the year.....	379
Amount deposited during the year, not including dividends credited for that period.....	\$241,333 91
Amount withdrawn during the year.....	239,777 67
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$13,716 42
January 1, 1916.....	13,966 85
	<hr/>
	27,683 27
Average amount of each account January 1, 1916.....	322 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$40,127 50
Total expenses of the bank for the year 1915.....	6,032 54
Dividends paid to depositors for the year 1915.....	27,683 27
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	6,411 69
	<hr/>

139. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN

[Broadway and Main street; incorporated 1883]

ISAAC REQUA, President.
 RICHARD B. COUTANT, Vice-Pres.
 MOSES W. TAYLOR, Vice-President.

ELMORE T. WILLSEA, Treasurer.
 CHARLES A. WOOD, Secretary.

TRUSTEES

RICHARD B. COUTANT,
 MOSES W. TAYLOR,
 ISAAC REQUA,
 ELMORE T. WILLSEA,

CHAS. E. EDDISON,
 WM. A. BURNHAM,
 JOSEPH BLOUIN,
 B. F. TOMPKINS,

CHARLES F. SMITH,
 CHARLES C. BRACE,
 EDGAR ALLEN,
 WM. H. VINALL

**FINANCIAL
 RESOURCES**

Bonds and mortgages..... \$2,292,746 47
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States.....	\$30,000 00	\$34,343 75	\$33,000 00
District of Columbia.....	50,000 00	48,100 00	52,000 00
Cities in other States.....	116,000 00	122,428 00	117,160 00
Cities in this State.....	640,000 00	658,781 12	689,400 00
Counties in this State.....	50,000 00	52,210 00	47,000 00
Towns in this State.....	15,000 00	15,000 00	14,400 00
Villages in this State.....	278,500 00	287,866 90	273,825 00
School districts in this State	28,000 00	31,950 00	25,760 00
Railroad mortgage bonds....	522,000 00	573,593 90	487,340 00
	<u>\$1,727,500 00</u>	<u>\$1,824,773 73</u>	<u>\$1,689,885 00</u>

\$1,689,885 00
 Banking house and lot, book value, \$25,000; cost, \$37,365.22;
 actual cash value..... 25,000 00
 Other real estate, book value, \$138,365.77; cost, \$128,591.89;
 actual cash value..... 128,591 89
 Cash on deposit in banks or trust companies..... 547,450 46
 Cash on hand 37,909 14
 Total of collectible interest..... 89,412 29
 Amount of all other assets, viz.: Insurance premiums advanced 118 08

\$4,811,113 33

LIABILITIES

Amount due depositors, viz.:

Principal \$3,984,806 13
 Dividends credited or to be credited for the six
 months ending with December 31, 1915..... 76,282 70

\$4,061,087 83

Surplus on market value..... 750,025 50

\$4,811,113 33

Surplus on par value, \$787,840.50.

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1915, before transactions of the day..... \$477,869 72
 From depositors, not including dividends credited..... 662,358 47
 From interest on loans, deposits and investments..... 233,682 40
 From rents from other real estate..... 1,346 32
 From mortgages 166,940 00
 From redemption of stocks and bonds..... 55,500 00
 From real estate sold..... 36,000 00

From all other sources, viz.:

Insurance premium returned.....	\$36 00	
Error in interest account.....	1 22	
Cash over	23 00	
Rebate on insurance policies.....	31 20	
		<u>\$91 42</u>
		<u>\$1,633,788 33</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$799,614 54
For loans on bonds and mortgages.....		95,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$60,000)		61,875 00
For current expenses of the bank, viz.:		
For salaries	\$10,000 00	
For taxes: Banking house, \$477.80; surplus, \$6,768.36; on mortgages, \$363.75.....	7,609 81	
For expenses, except taxes, of banking house:		
Repairs	116 01	
For expenses of other real estate, viz.:		
Repairs	3,191 46	
Insurance	102 86	
Taxes	4,067 00	
Other	1,590 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,593 56	
		28,270 80
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		62,804 23
Other payments, viz.:		
Accrued interest	\$100 00	
Error in interest	2 20	
Shortage in cash	93 83	
Insurance premiums advanced	118 06	
		314 16
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....		585,359 60
		<u>\$1,633,788 33</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	6,738
Number of accounts opened or reopened during the year.....	770
Number of accounts closed during the year.....	749
Amount deposited during the year, not including dividends credited for that period.....	\$662,358 47
Amount withdrawn during the year.....	799,614 54
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$78,399 09
January 1, 1916.....	76,282 70
	152,681 79
Average amount of each account January 1, 1916.....	569 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$226,029 65
Total expenses of the bank for the year 1915.....	28,270 80
Dividends paid to depositors for the year 1915.....	152,681 79
Net earnings for the year 1915 over expenses and dividends paid to depositors.....	45,077 06

140. YONKERS SAVINGS BANK, YONKERS

[16 South Broadway ; incorporated 1864]

JAMES H. WELLER, President.
 WM. H. THORNE, Vice-President.
 ALBERT L. SKINNER, Vice-President.
 CHAS. F. HULBERT, Treasurer.

JOHN BELLOWES, Secretary.
 RUDOLF EICKHEIMER, Asst. Secy.
 JAMES E. HOWES, Cashier.

TRUSTEES

WM. H. THORNE,
 JAMES H. WELLER,
 R. EICKEMEYER,
 ALBERT L. SKINNER,
 HARRY L. TWINE,
 JOHN O. CAMPBELL,

CHARLES F. HULBERT,
 BENJ. W. STILLWELL,
 WM. M. DICK,
 JOHN BELLOWES,
 WM. W. SCRUGHAM,

EUGENE C. CLARK,
 L. J. SCHLESINGER,
 JOSEPH H. BEALL,
 CHARLES H. KETCHAM,
 N. A. WARREN,
 WM. L. SAUNDERS.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$5,580,790 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$720,000 00	\$763,733 01	\$736,470 00	
Cities in this State.....	1,183,200 00	1,209,960 32	1,195,534 00	
Counties in this State.....	77,560 00	80,196 00	81,269 35	
Towns in this State.....	84,000 00	85,339 18	84,960 00	
Villages in this State.....	253,500 00	261,956 26	259,325 00	
School districts in this State	81,000 00	85,493 21	82,690 00	
Railroad mortgage bonds....	745,000 00	809,143 23	705,350 00	
	<u>\$3,149,260 00</u>	<u>\$3,295,821 21</u>	<u>\$3,145,698 35</u>	3,145,698 35
Banking house and lot, book value, \$100,000; cost, \$100,000; actual cash value.....				100,000 00
Other real estate, book value, \$41,191.50; cost, \$41,191.50; actual cash value.....				41,191 50
Cash on deposit in banks or trust companies.....				752,075 08
Cash on hand				62,819 10
Total of collectible interest.....				78,374 84
Amount of all other assets, viz.: Rents from bank building due and unpaid.....				116 66
				<u>\$9,741,065 53</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$8,705,169 57	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	164,872 97	
	<u>\$8,870,042 54</u>	
Surplus on market value.....		871,022 99
		<u>\$9,741,065 53</u>

Surplus on par value, \$874,584.64.

**CASH TRANSACTIONS DURING THE YEAR 1915
RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day.....	\$653,855 46
From depositors, not including dividends credited.....	1,867,823 96
From interest on loans, deposits and investments.....	454,613 77
From rents from banking house.....	5,533 28
From rents from other real estate.....	3,345 86
From mortgages	163,635 00

From redemption of stocks and bonds.....	\$55,200 00
From real estate sold.....	3,902 92
From all other sources, viz.:	
For desk sold.....	\$6 00
Rebate on insurance.....	10 55
	<u>16 55</u>
	<u>\$3,217,926 80</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,846,592 37
For loans on bonds and mortgages.....	286,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$181,000).....	185,219 15
For interest (other than dividend payments to depositors)....	1,681 51
For current expenses of the bank, viz.:	
For salaries.....	\$14,908 35
For taxes: Banking house, \$2,217.32; surplus, \$7,- \$26.92.....	9,744 24
For expenses, except taxes, of banking house:	
Repairs.....	883 84
Insurance.....	60 36
Other.....	2,656 54
For expenses of other real estate, viz.:	
Repairs.....	3,212 22
Insurance.....	84 80
Taxes.....	599 35
Other.....	1,800 21
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,944 55
	<u>39,894 46</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	43,495 13
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day.....	814,894 18
	<u>\$3,217,926 80</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1916.....	18,268
Number of accounts opened or reopened during the year.....	2,683
Number of accounts closed during the year.....	2,058
Amount deposited during the year, not including dividends credited for that period.....	\$1,867,823 96
Amount withdrawn during the year.....	1,846,592 37
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915.....	\$161,805 68
January 1, 1916.....	164,872 97
	<u>326,678 63</u>
Average amount of each account January 1, 1916.....	485 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1915.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915.....	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts.....	\$454,593 19
Total expenses of the bank for the year 1915.....	39,894 46
Interest paid to depositors for the year 1915.....	326,678 63
Net earnings for the year 1915 over expenses and interest paid to depositors.....	<u>88,020 10</u>

STATEMENT
OF THE
Condition of the Savings Banks
OF THE
STATE OF NEW YORK
ON
July 1, 1915, and January 1, 1916

[321]

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on esti- mated market value of stocks and bonds	Surplus on per- value of stocks and bonds	Number of open accounts July 1, 1915
ALBANY COUNTY						
Albany City Savings Institution	\$11,661,149 19	\$11,240,629 00	.....	\$420,520 19	\$405,264 00	14,298
Albany County Savings Bank, Albany	9,120,090 81	8,523,163 24	\$93,674 49	605,263 08	642,722 98	12,035
Albany Exchange Savings Bank	3,418,208 63	3,177,763 90	31,815 62	207,629 81	246,924 43	5,896
Albany Savings Bank	36,776,096 64	34,834,967 26	.....	1,891,109 88	3,150,324 29	52,108
Coltice Savings Institution	3,657,416 11	3,412,306 00	.....	245,109 11	322,434 65	7,809
Home Savings Bank of the City of Albany	9,786,613 78	9,285,221 08	597 79	500,794 91	449,842 50	13,138
Mechanics and Farmers' Savings Bank, The, Albany	2,633,393 47	2,254,360 65	21,120 00	367,862 62	479,597 17	3,125
National Savings Bank of Albany, The	1,671,911 19	1,576,748 00	.....	95,163 19	186,014 04	5,005
National Savings Bank of the City of Albany, The	13,731,243 60	13,016,472 84	9 98	714,760 78	765,688 23	17,609
Total	\$92,456,122 62	\$87,376,671 57	\$138,217 83	\$4,941,233 07	\$6,648,902 49	130,010
BROOKS COUNTY						
Bronx Savings Bank, The, New York	\$1,267,362 34	\$1,243,750 95	.....	\$13,642 89	\$28,592 39	6,107
Dollar Savings Bank, New York	12,839,036 96	12,078,670 06	.....	760,366 90	759,216 90	43,311
North Side Savings Bank, New York	1,435,385 64	1,406,961 77	.....	28,423 87	37,223 15	6,146
Total	\$16,531,816 94	\$14,729,383 78	.....	\$802,433 16	\$825,032 44	55,564
BROOKS COUNTY						
Binghamton Savings Bank	\$7,149,104 96	\$6,826,312 20	.....	\$322,792 76	\$537,826 42	22,150
Chemung Valley Savings Bank, Binghamton	1,766,471 10	1,718,841 00	.....	47,630 10	84,471 27	10,180
Total	\$8,915,576 06	\$8,545,153 20	.....	\$370,422 86	\$622,307 69	32,330
CATTARAUGUS COUNTY						
Auburn Savings Bank	\$6,068,046 11	\$5,644,773 87	\$464 75	\$440,817 49	\$541,023 49	13,392
Cattaraugus County Savings Bank, Auburn	4,160,089 41	3,946,439 63	.....	213,659 78	338,263 05	9,646
Total	\$10,216,145 52	\$9,591,203 50	\$464 75	\$654,477 27	\$879,304 54	23,038
HEMLOCK COUNTY						
Elmira Savings Bank, The	\$914,472 90	\$907,090 18	.....	\$17,382 81	\$66,202 81	4,352

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
ALBANY COUNTY							
Albany City Savings Institution	2,414	2,009	\$2,508,406 03	\$2,705,716 24	\$425,439 23	\$30,375 59	4
Albany County Savings Bank	2,649	1,763	2,337,173 12	1,969,775 68	316,132 46	16,839 81	4
Albany Exchange Savings Bank	7,086	6,373	8,849,993 76	9,836,417 15	123,083 96	8,353 96	4
Albany Savings Bank	7,086	6,384	6,561,479 32	6,971,699 46	1,314,544 20	45,874 36	4
Catskill Savings Institution	1,170	1,180	2,606,008 83	7,792,894 65	128,886 79	5,896 98	4
Home Savings Bank of the City of Albany	2,087	1,876	2,039,966 50	2,449,500 42	351,382 64	17,539 56	4
Industrial Savings Bank, Albany	433	560	422,286 56	552,407 12	86,286 90	3,608 14	34
Mechanics' Savings Bank, Colosse	535	457	346,753 66	335,486 80	58,574 12	3,623 09	4
National Savings Bank of the City of Albany, The	3,148	3,168	2,864,348 16	3,293,113 18	495,909 76	19,843 06	4
Total	20,757	18,440	\$18,606,424 99	\$20,097,010 70	\$3,300,739 17	\$142,332 55	.....
BROOKS COUNTY							
Brooks Savings Bank, The, New York	1,831	1,435	\$625,079 76	\$576,930 91	\$36,435 16	\$7,210 13	34
Dollar Savings Bank, New York	10,941	11,906	4,110,062 63	4,352,511 42	374,039 92	23,767 20	34
North Side Savings Bank, New York	1,711	1,496	656,318 41	623,281 42	42,267 13	6,263 48	34
Total	14,473	14,837	\$5,391,460 80	\$5,551,723 75	\$453,332 21	\$37,270 81	.....
BROOKS COUNTY							
Binghamton Savings Bank	3,945	3,735	\$3,042,856 03	\$3,250,859 88	\$222,594 83	\$14,925 07	34
Chenango Valley Savings Bank, Binghamton	2,747	2,849	1,104,015 81	1,376,938 09	56,857 73	11,086 30	34
Total	6,712	6,584	\$4,146,871 84	\$4,630,797 97	\$282,183 56	\$26,012 06	.....
CAYUGA COUNTY							
Auburn Savings Bank	1,567	1,730	\$1,502,399 51	\$1,699,043 25	\$194,422 59	\$15,764 54	34
Cayuga County Savings Bank, Auburn	1,496	1,437	1,244,388 96	1,325,758 55	134,066 75	9,309 07	34
Total	3,063	3,167	\$2,746,788 46	\$3,024,801 80	\$328,509 34	\$25,093 61	.....
CHENANGO COUNTY							
Enira Savings Bank, The	1,279	1,253	\$392,189 39	\$397,299 50	\$26,539 55	\$2,200 76	34

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on per value of stocks and bonds	Number of open accounts July 1, 1915
COLUMBIA COUNTY						
Hudson City Savings Institution.....	\$6,657,933 36	\$6,128,798 57	.....	\$420,139 79	\$637,015 66	10,373
CORTLAND COUNTY						
Cortland Savings Bank.....	\$4,616,626 78	\$4,210,739 08	.....	\$304,887 70	\$420,184 18	11,866
DUTCHESS COUNTY						
Fishkill Savings Institute.....	\$564,771 61	\$540,432 97	.....	\$24,338 64	\$31,335 46	1,046
Mattawau Savings Bank, Beacon.....	899,074 70	853,893 98	\$6,203 44	39,085 28	62,792 78	1,991
Mechanic Savings Bank, The, Beacon.....	2,677,916 06	2,416,755 79	16,159 30	245,031 07	308,069 75	5,002
Powling Savings Bank.....	793,298 81	761,604 15	106 70	41,687 96	66,147 24	2,045
Poughkeepsie Savings Bank, The.....	14,897,601 97	14,142,539 00	.....	754,963 97	1,290,592 15	27,336
Rhinelbeck Savings Bank.....	886,777 18	839,307 01	.....	47,470 17	66,266 77	2,926
Wappinger Savings Bank, Wappingers Falls.....	690,221 18	650,385 00	6,830 00	33,536 18	51,448 12	1,706
Total.....	\$21,409,561 51	\$20,194,899 90	\$27,739 34	\$1,187,013 27	\$1,846,943 27	42,082
ERIE COUNTY						
American Savings Bank of Buffalo.....	\$2,284,353 24	\$2,266,774 49	.....	\$19,578 75	\$51,243 80	5,268
Buffalo Savings Bank.....	40,463,845 22	37,711,093 11	.....	2,851,533 69	3,082,035 40	64,641
Erie County Savings Bank, Buffalo.....	57,790,037 56	54,981,933 75	\$1,225 42	2,778,063 81	4,952,710 98	91,831
Western Savings Bank, The, Buffalo.....	11,065,749 80	10,801,090 41	.....	564,089 19	881,392 37	13,283
Total.....	\$111,676,005 62	\$105,461,539 76	\$1,225 42	\$6,213,240 44	\$8,967,382 55	175,123
GREENE COUNTY						
Catskill Savings Bank.....	\$3,694,572 45	\$3,316,562 99	.....	\$368,009 46	\$340,270 91	7,365
JEFFERSON COUNTY						
Jefferson County Savings Bank, Watertown.....	\$8,593,894 80	\$8,220,405 31	.....	\$342,419 19	\$632,079 26	30,411
Watertown Savings Bank.....	3,674,807 04	3,628,757 71	.....	149,049 33	180,861 95	9,584
Total.....	\$12,237,631 84	\$11,746,163 02	.....	\$491,468 52	\$813,541 21	30,995

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
COLUMBIA COUNTY							
Endeavor City Savings Institution.....	1,331	1,500	\$993,453 50	\$1,352,426 07	\$172,540 78	\$7,163 81	34
CORTLAND COUNTY							
Cortland Savings Bank.....	1,743	1,659	\$1,053,146 90	\$1,244,861 86	\$143,062 38	\$6,913 67	34
DUTCHESS COUNTY							
Fahkill Savings Institute.....	84	86	\$75,771 30	\$68,553 75	\$30,464 07	\$1,178 19	4
Mathevan Savings Bank.....	218	252	153,198 90	186,005 29	32,651 07	1,637 96	4
Mechanics' Savings Bank, The, Beacon.....	357	436	305,718 95	461,143 37	95,037 94	4,200 16	4
Pawling Savings Bank.....	214	223	127,212 04	163,383 50	27,388 60	1,815 70	34
Poughkeepsie Savings Bank, The.....	3,136	2,478	2,046,813 90	2,678,406 81	538,461 97	17,781 79	4
Rhinebeck Savings Bank.....	212	255	111,573 61	137,471 31	30,070 79	2,034 67	34
Wappinger Savings Bank, Wappingers Falls.....	198	216	124,118 56	153,559 92	25,490 18	1,968 20	4
Total.....	4,419	3,926	\$2,943,407 44	\$3,870,523 95	\$769,564 62	\$30,616 67	.....
ESSEX COUNTY							
American Savings Bank of Buffalo.....	1,816	1,637	\$968,460 15	\$845,115 53	\$32,844 18	\$6,074 98	4
Buffalo Savings Bank.....	10,943	10,460	9,388,734 20	10,833,622 67	1,431,724 29	\$2,500 72	4
Essex County Savings Bank, Buffalo.....	13,878	13,560	12,474,712 28	14,311,109 88	2,044,011 26	\$1,770 91	4
Western Savings Bank, The, Buffalo.....	1,923	1,694	2,315,466 58	2,620,791 50	\$98,702 66	16,287 09	4
Total.....	28,560	27,360	\$25,047,383 21	\$28,610,639 57	\$3,959,302 79	\$156,702 40	.....
GREENE COUNTY							
Catskill Savings Bank.....	780	817	\$649,428 28	\$680,638 03	\$112,210 42	\$5,492 79	34
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown.....	2,648	2,681	\$1,425,560 56	\$1,906,881 19	\$390,616 37	\$17,347 17	34
Watertown Savings Bank.....	1,060	1,014	604,102 25	783,978 08	127,015 74	5,564 79	34
Total.....	3,708	3,695	\$2,029,663 81	\$2,690,859 27	\$417,632 11	\$22,911 96	.....

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on esti- mated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
KINGS COUNTY						
Bay Ridge Savings Bank, Brooklyn	\$675,822 82	\$659,069 12	.....	\$16,753 70	\$22,303 70	3,381
Brewster Savings Bank, Brooklyn	4,466,395 02	4,245,637 34	.....	220,707 68	238,867 47	15,553
Brooklyn Savings Bank	63,538,511 10	53,475,567 94	\$35,000 00	5,069,943 16	6,431,954 16	70,911
Bushwick Savings Bank, The, Brooklyn	6,508,572 76	6,071,224 94	.....	433,347 82	441,069 42	13,967
City Savings Bank of Brooklyn, The	3,338,618 02	3,141,572 85	1,700 00	185,045 17	176,134 57	8,761
Trine Savings Bank of Brooklyn, The	46,237,983 32	42,780,183 16	16,000 00	3,491,795 16	4,340,492 16	97,478
Dime Savings Bank of Williamsburgh, The, Brooklyn	11,147,967 04	10,578,790 21	2,391 69	566,805 14	628,380 64	15,385
East Brooklyn Savings Bank, Brooklyn	7,997,229 46	7,475,869 02	2,500 00	518,860 44	673,127 11	15,885
Eastern District Savings Bank, Brooklyn	7,905,063 31	7,590,633 68	.....	314,449 63	312,304 31	23,297
East New York Savings Bank, Brooklyn	4,010,130 45	3,681,860 55	.....	328,269 90	383,784 90	9,040
German Savings Bank, Kings County, Brooklyn	12,365,166 32	11,646,021 05	5,000 00	719,145 27	801,663 78	20,065
German Savings Bank, The, Brooklyn	19,820,779 76	18,439,313 11	.....	1,376,466 65	1,458,476 31	42,194
Greater New York Savings Bank, The, Brooklyn	3,883,015 04	3,720,822 89	.....	137,189 15	161,164 15	16,043
Green Point Savings Bank, The, Brooklyn	9,370,441 15	8,468,806 34	7,500 00	894,135 81	1,047,024 81	18,078
Hammatt Savings Bank, Brooklyn	1,717,734 10	1,633,393 20	.....	34,340 90	45,752 04	6,503
Home Savings Bank, Brooklyn	551,733 35	538,483 59	.....	13,249 76	10,577 76	2,322
Kings County Savings Institution, The, Brooklyn	13,856,922 50	12,997,390 53	.....	859,531 97	1,081,893 81	14,228
Prudential Savings Bank, Brooklyn	2,253,090 79	2,196,143 12	.....	53,948 67	46,118 48	6,443
South Brooklyn Savings Institution, The, Brooklyn	26,003,042 83	23,223,520 06	12,094 67	2,767,428 10	3,404,884 90	35,744
Southern Savings Bank, Brooklyn	773,699 67	763,982 99	.....	10,716 68	43,286 68	2,600
Williamsburgh Savings Bank, Brooklyn	83,220,429 87	73,220,135 69	35,000 00	9,965,294 18	9,916,371 93	108,804
Total	\$324,717,388 68	\$296,598,797 38	\$111,186 36	\$28,007,404 94	\$31,660,102 09	547,222
MADISON COUNTY						
Owicks Savings Bank	\$3,664,006 30	\$3,418,097 95	\$90 45	\$245,817 89	\$249,776 39	8,876
MONROE COUNTY						
East Side Savings Bank, The, Rochester	\$13,748,354 30	\$13,181,699 55	\$50,419 58	\$616,245 26	\$686,460 70	44,514
Reichman Savings Bank, Rochester	4,833,681 12	4,667,660 58	17,822 71	245,163 83	392,327 00	7,463
Monroe County Savings Bank, Rochester	26,641,096 41	24,831,000 58	98,499 80	1,610,996 53	2,303,048 53	39,021
Rochester Savings Bank	26,910,321 01	23,786,038 95	97,041 67	2,026,640 39	2,990,030 57	53,846
Total	\$71,132,432 90	\$60,400,994 06	\$204,413 26	\$4,402,035 01	\$6,290,966 90	144,943

SEMI-ANNUAL STATEMENT

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NAMES	Number of accounts opened or reopened during year ending June 30, 1916	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent of dividends for year ending June 30, 1916
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	1,585	1,222	\$403,374.43	\$420,983.49	\$30,233.74	\$2,095.31	4
Beverly Savings Bank, Brooklyn	2,442	2,146	1,419,583.93	1,549,037.52	147,798.70	3,168.74	4
Brooklyn Savings Bank, Brooklyn	10,040	9,046	10,308,793.05	11,272,709.05	2,010,074.39	62,411.97	4
Brooklyn Savings Bank, The, Brooklyn	1,985	1,914	1,545,341.13	1,744,245.07	125,940.36	16,336.97	4
City Savings Bank of Brooklyn, The	1,868	1,712	1,631,711.04	1,611,310.27	111,314.87	13,742.55	4
Dine Savings Bank of Brooklyn, The, Brooklyn	18,131	17,221	11,460,319.96	12,230,394.01	1,584,213.83	73,100.55	4
East Brooklyn Savings Bank, Brooklyn	2,173	2,173	2,832,831.03	2,851,772.53	394,882.34	22,777.97	4
East Savings Bank of Williamsburgh, Brooklyn	2,124	2,036	3,651,633.01	3,893,472.03	270,100.28	16,393.09	4
Eastern District Savings Bank, Brooklyn	4,848	4,205	3,659,104.85	2,873,951.09	270,100.28	12,148.83	4
East New York Savings Bank, Brooklyn	1,280	1,422	941,364.38	1,046,791.65	135,009.93	7,660.04	4
Germania Savings Bank, Brooklyn	2,896	2,676	2,766,623.85	3,187,670.97	481,945.34	22,524.05	4
Greater New York Savings Bank, Brooklyn	6,319	6,141	5,283,362.22	6,776,959.35	669,703.35	23,500.17	4
Green Point Savings Bank, The, Brooklyn	3,452	3,444	1,486,018.68	1,496,381.55	123,634.28	14,360.60	4
Hamberg Savings Bank, The, Brooklyn	2,625	3,077	2,191,213.64	2,260,309.42	308,635.21	22,300.08	4
Hempstead Savings Bank, Brooklyn	1,287	1,014	662,641.97	651,000.98	59,659.97	4,668.17	4
Home Savings Bank, Brooklyn	458	432	218,114.79	243,105.18	19,337.39	3,799.92	4
Kings County Savings Institution, The, Brooklyn	1,242	1,397	2,177,146.63	2,698,604.77	496,328.26	32,230.23	4
Prudential Savings Bank, Brooklyn	1,363	1,035	898,584.56	831,991.84	77,005.52	6,963.03	4
South Brooklyn Savings Institution, The, Brooklyn	5,276	5,231	4,374,289.17	4,848,977.95	872,703.57	42,968.64	4
Summer Savings Bank, Brooklyn	774	665	328,311.69	310,952.17	27,093.91	4,373.36	4
Williamsburgh Savings Bank, Brooklyn	14,260	12,896	14,974,385.99	15,533,097.84	2,732,543.61	93,583.29	4
Total	87,183	81,804	\$70,040,654.88	\$74,293,719.74	\$10,977,464.14	\$499,413.29	.....
MADISON COUNTY							
Oswego Savings Bank,	1,397	1,123	\$1,006,866.59	\$1,048,571.15	\$127,709.32	\$7,238.93	4
MONTGOMERY COUNTY							
East Side Savings Bank, The, Rochester	8,149	9,680	\$4,025,376.89	\$5,811,004.36	\$334,249.89	\$35,137.51	4
Mechanics Savings Bank, Rochester	587	728	683,353.17	1,045,526.66	186,304.56	9,786.03	4
Monroe County Savings Bank, Rochester	4,681	5,094	4,917,735.38	6,017,850.86	973,811.00	33,542.38	4
Rochester Savings Bank,	11,016	9,247	5,507,353.43	5,396,099.54	891,042.80	51,123.45	4
Total	24,432	24,649	\$15,133,947.87	\$18,269,480.92	\$3,685,406.25	\$121,388.27	.....

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on esti- mated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
MONTGOMERY COUNTY						
Amsterdam Savings Bank.....	\$5,727,130 51	\$5,271,954 96	.....	\$455,176 53	\$467,546 51	14,466
NASSAU COUNTY						
Rodys Savings Bank of Rodyn.....	\$2,245,237 44	\$2,060,967 55	.....	\$175,509 89	\$204,174 30	4,112
NEW YORK COUNTY						
American Savings Bank, New York Bank for Savings in the City of New York, The.....	\$3,062,039 92	\$3,028,109 67	\$1,166 86	\$33,763 59	\$150,728 59	8,567
Bowery Savings Bank, The, New York.....	96,965,970 20	93,056,446 23	13,000 00	5,894,533 97	11,925,257 97	147,618
Broadway Savings Institution, New York.....	114,037,296 51	102,754,899 68	4,563 31	11,277,813 52	14,119,960 01	142,363
Citizens Savings Bank, New York.....	14,071,172 29	13,446,910 87	.....	2,078,262 43	696,232 43	15,268
Commonwealth Savings Bank of New York City.....	18,349,674 86	16,276,495 22	.....	2,073,179 64	2,286,539 64	27,148
Dry Dock Savings Institution, New York.....	732,962 60	720,517 61	17,000 00	12,435 08	31,909 08	4,199
East River Savings Institution, New York.....	47,786,686 51	44,156,991 01	.....	3,613,744 50	4,417,879 94	78,118
Emigrant Industrial Savings Bank, New York.....	37,396,334 18	33,354,445 76	174 40	3,643,704 02	4,383,444 02	31,505
Empire City Savings Bank, New York.....	153,223,204 48	144,311,102 81	.....	9,012,101 67	10,511,965 80	162,040
Essex Savings Bank, New York.....	4,638,125 30	4,428,776 32	.....	229,349 98	243,006 38	16,244
Franklin Savings Bank, New York.....	15,630,654 42	14,976,125 61	1,800 00	633,718 81	740,001 90	27,947
German Savings Bank in the City of New York.....	25,436,900 76	22,757,030 60	.....	1,757,870 16	1,981,179 16	54,015
Greenwich Savings Bank, The, New York.....	99,840,286 10	92,754,489 44	25,414 41	7,086,794 66	9,996,076 86	183,505
Harlem Savings Bank, New York.....	76,618,601 07	70,899,785 09	.....	6,783,401 87	6,711,361 00	102,282
Irving Savings Institution, The, New York.....	20,285,974 83	25,869,020 21	.....	1,791,587 84	2,414,453 04	57,980
Italian Savings Bank of the City of New York.....	4,654,082 64	4,464,969 48	.....	190,103 16	1,436,700 60	23,571
Maiden Lane Savings Bank, New York.....	1,413,871 57	1,398,043 02	.....	15,828 55	207,948 16	16,225
Manhattan Savings Institution, The, New York.....	12,000,862 45	11,807,681 68	6,000 00	785,280 77	34,308 54	6,002
Metropolitan Savings Bank, New York.....	13,167,424 01	12,412,774 78	3,377 17	751,273 96	1,185,390 53	21,263
North River Savings Bank, New York.....	43,081,180 10	39,836,999 37	.....	3,247,600 73	1,120,242 96	16,214
Seaman's Bank for Savings in the City of New York.....	9,267,656 56	8,757,559 08	393 01	509,904 47	3,767,011 98	49,706
Union Line Savings Bank, New York.....	84,011,384 53	78,207,171 08	.....	5,804,213 45	5,773,626 47	18,671
Union Square Savings Bank, New York.....	44,148,842 07	41,185,246 73	26,246 66	2,937,233 68	3,799,393 68	101,407
United Nations Savings Bank in the City of New York.....	11,134,217 31	10,363,617 97	.....	770,599 34	1,333,545 89	15,456
Universal Savings Bank, The, New York.....	5,284,156 00	5,136,557 72	14 75	147,597 28	314,077 28	13,337
West Side Savings Bank, New York.....	223,661 89	3,232,273 32	.....	206,551 10	226,752 30	2,496
Total	\$900,377,312 47	\$920,617,357 07	\$100,170 17	\$60,606,746 43	\$61,708,334 11	1,441,676

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

SEMI-ANNUAL STATEMENT

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NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
MONTGOMERY COUNTY	1,811	2,046	\$1,316,780 91	\$1,717,539 95	\$171,700 72	\$9,091 97	34
AMSTERDAM SAVINGS BANK	486	354	\$429,974 56	\$457,578 35	\$76,196 57	\$6,219 03	4
ROSLYN SAVINGS BANK OF ROSLYN							
<i>New York City</i>							
American Savings Bank, New York	1,287	1,290	\$927,668 89	\$1,066,310 22	\$97,470 01	\$14,674 22	34
Bank for Savings in the City of New York, The	15,222	17,643	13,514,990 89	17,822,753 83	3,087,873 46	99,782 45	34
Bowery Savings Bank, The, New York	23,531	21,002	19,629,046 85	22,359,885 52	3,363,619 26	90,770 97	34
Broadway Savings Institution, New York	2,018	1,72	2,628,682 20	2,966,426 01	607,432 13	22,906 19	4
Citizens Savings Bank, New York	3,569	2,912	3,253,510 12	4,189,648 97	836,767 23	37,673 30	34
Commonwealth Savings Bank of New York City	1,287	905	4,007,176 60	3,807,188 19	23,123 40	3,051 71	4
Dry Dock Savings Institution, New York	19,498	12,970	11,037,816 83	10,730,878 86	1,291,647 50	49,943 18	34
East River Savings Institution, New York	4,974	4,544	6,965,239 01	7,510,339 65	1,279,172 47	74,839 11	4
Emigrant Industrial Savings Bank, New York	27,603	30,372	29,841,040 20	28,432,384 12	5,310,960 27	245,360 48	4
Empire City Savings Bank, New York	4,133	4,492	1,546,901 44	1,603,368 95	137,409 70	30,649 95	34
Excelsior Savings Bank, New York	4,940	4,527	4,043,476 09	4,208,760 63	643,474 10	34,367 64	4
Franklin Savings Bank, New York	8,381	8,700	5,789,906 12	6,374,303 06	738,960 63	43,612 30	34
German Savings Bank in the City of New York	19,740	24,516	18,508,846 99	23,174,519 91	3,453,331 69	122,128 21	34
Greenwich Savings Bank, The, New York	13,914	12,875	10,644,773 68	12,023,596 29	2,643,884 28	94,396 00	34
Hawthorne Savings Bank, New York	8,938	10,181	9,947,512 19	6,952,915 19	858,586 46	37,100 88	34
Irving Savings Institution, The, New York	2,573	2,560	3,690,476 33	3,686,362 36	726,630 70	30,347 59	4
Italian Savings Bank of the City of New York	4,068	4,397	1,990,368 73	2,320,177 00	137,543 41	16,197 96	34
Maritime Loan Savings Bank, New York	1,083	900	544,991 83	481,473 34	48,749 68	3,923 77	4
Manhattan Savings Institution, The, New York	2,297	2,586	2,586,872 67	3,396,239 41	390,770 68	49,407 75	34
Metropolitan Savings Bank, New York	1,944	6,736	7,482,227 03	7,496,666 17	454,301 52	26,361 41	34
Metropolitan Savings Bank, New York	2,654	2,445	2,066,706 18	2,462,337 11	385,244 82	20,940 83	34
North River Savings Bank, New York	12,648	12,716	12,716,203 66	13,815,283 13	2,910,398 73	78,894 14	4
Peoples Bank for Savings in the City of New York	13,142	22,384	11,464,642 33	11,388,221 44	1,280,944 51	75,912 80	34
Union Square Savings Bank, New York	24,946	2,979	2,436,245 72	2,326,852 53	840,430 12	37,028 50	34
United States Savings Bank of the City of New York	2,416	2,144	1,673,201 12	1,616,668 44	162,346 81	11,134 45	34
Universal Savings Bank, The, New York	1,767	890	191,063 05	182,338 05	6,991 07	2,026 39	4
West Side Savings Bank, New York	1,933	2,180	897,210 59	122,054 47	113,475 49	9,402 49	34
Total	228,649	214,746	\$184,399,424 43	\$204,416,755 98	\$32,216,123 05	\$1,383,791 39	.....

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on esti- mated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
NIAGARA COUNTY						
Farmers and Mechanic's Savings Bank of the City of Lockport.....	\$6,084,349 59	\$5,743,472 61	\$3,680 35	\$338,187 83	\$459,396 23	12,715
Niagara County Savings Bank, Niagara Falls.....	1,786,804 40	1,707,718 56	2,926 83	76,186 01	72,373 34	6,061
Total.....	\$7,870,153 99	\$7,451,191 17	\$6,616 18	\$413,346 84	\$531,769 57	18,766
ONEIDA COUNTY						
Oneida County Savings Bank, The, Rome.....	\$2,473,809 54	\$2,308,593 13	.....	\$74,216 41	\$175,701 61	7,531
Rome Savings Bank, The.....	3,850,473 14	3,583,459 30	.....	267,012 75	378,310 75	9,564
Savings Bank of Utica, The.....	16,917,031 83	16,804,972 60	\$5,364 52	1,006,074 70	1,048,127 42	32,566
Total.....	\$23,240,313 50	\$21,267,025 13	\$5,364 52	\$1,947,003 86	\$2,202,039 78	49,651
ONONDAGA COUNTY						
Onondaga County Savings Bank, Syracuse.....	\$26,978,413 31	\$23,954,677 11	\$63,340 23	\$1,070,395 97	\$2,448,445 07	53,107
Skaneateles Savings Bank.....	1,230,087 02	1,142,232 20	.....	87,854 52	120,973 32	3,097
Syracuse Savings Bank.....	14,643,806 92	12,946,965 76	18,163 78	1,078,343 38	2,185,608 38	25,879
Total.....	\$41,853,007 25	\$38,043,925 07	\$71,503 01	\$2,736,579 17	\$4,755,027 67	82,083
ONTARIO COUNTY						
Geneva Savings Bank.....	\$316,517 49	\$307,665 82	.....	\$8,851 67	\$15,564 17	4,587
ORANGETOWN COUNTY						
Cornwall Savings Bank, The, Cornwall-on-Hudson.....	\$412,456 32	\$396,674 12	.....	\$15,784 20	\$26,302 20	1,356
Goshen Savings Bank.....	1,470,731 72	1,412,890 07	.....	58,841 65	94,494 65	3,358
Middletown Savings Bank.....	5,303,550 34	5,099,970 80	.....	203,580 14	294,924 18	12,631
Newburgh Savings Bank.....	14,184,566 73	12,434,720 53	\$5,337 78	1,741,508 41	1,714,334 91	18,707
Walden Savings Bank.....	1,092,045 10	1,008,284 12	.....	83,760 98	110,666 98	3,178
Warwick Savings Bank, The.....	1,392,921 26	1,328,598 58	.....	64,322 68	96,831 68	3,629
Total.....	\$22,856,273 46	\$21,062,137 62	\$6,337 78	\$2,168,796 06	\$2,332,244 90	42,040

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport.....	1,968	1,657	\$2,069,325 80	\$2,406,634 36	\$321,861 67	\$11,075 79	4
Niagara County Savings Bank, Niagara Falls.....	2,075	1,923	1,099,876 89	1,087,102 50	60,806 81	4,821 51	4
Total.....	4,043	3,580	\$3,169,202 69	\$3,493,736 86	\$382,668 48	\$15,897 30	.....
ONEIDA COUNTY							
Oneida County Savings Bank, The Rome.....	728	802	\$530,963 30	\$659,472 93	\$80,214 21	\$4,997 18	3½
Rome Savings Bank, The.....	1,181	1,074	764,787 45	959,556 12	120,317 74	10,156 89	3½
Savings Bank of Utica, The.....	4,193	5,332	3,025,419 87	4,126,288 59	522,184 19	25,141 29	3½
Total.....	6,102	7,258	\$4,300,370 52	\$5,745,317 64	\$722,716 14	\$40,295 36	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse.....	7,591	8,578	\$5,407,093 37	\$6,806,288 00	\$363,902 45	\$45,515 79	3½
Shawmut Savings Bank.....	366	295	611,559 19	648,832 94	40,398 69	3,390 75	3½
Syracuse Savings Bank.....	3,106	3,473	3,177,943 23	3,853,308 87	466,702 74	25,046 66	.....
Total.....	11,063	12,356	\$9,396,595 79	\$11,408,429 81	\$1,370,903 89	\$73,953 21	.....
ONTARIO COUNTY							
Genesee Savings Bank.....	1,567	1,213	\$480,752 43	\$440,038 94	\$25,029 02	\$3,014 89	3½
OSAGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-Hudson.....	160	141	\$77,194 70	\$86,384 69	\$14,861 85	\$807 04	4
Goshen Savings Bank.....	447	414	273,738 43	289,490 05	51,297 04	2,896 09	3½
Middletown Savings Bank.....	1,605	1,472	1,156,909 13	1,150,603 67	190,148 51	9,020 26	4
Newburgh Savings Bank.....	1,236	1,539	1,024,481 75	1,099,612 37	477,445 23	15,413 72	3½
Walden Savings Bank.....	370	309	221,157 03	257,868 63	36,204 06	2,547 00	3½
Warwick Savings Bank, The.....	321	309	233,594 53	289,977 22	48,921 94	2,635 50	3½
Total.....	4,129	4,174	\$3,386,315 36	\$4,073,945 63	\$818,878 64	\$33,309 61	.....

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
OWASGO COUNTY						
Fulton Savings Bank.....	\$2,491,711 54	\$2,329,495 44	\$40 00	\$162,176 10	\$166,942 60	5,966
Owago City Savings Bank.....	4,063,923 53	3,863,324 10	.....	190,593 43	240,744 08	7,841
Owago County Savings Bank, Owago.....	4,117,563 23	3,857,122 43	.....	260,470 80	276,414 01	6,406
Total.....	\$10,673,207 35	\$10,049,951 97	\$40 00	\$622,215 33	\$684,002 69	20,303
PUTNAM COUNTY						
Putnam County Savings Bank, Brewster.....	\$1,283,796 24	\$1,222,641 78	.....	\$60,154 46	\$61,676 05	2,775
QUEEN'S COUNTY						
College Point Savings Bank.....	\$1,698,275 29	\$1,526,321 78	\$113 20	\$101,840 31	\$167,166 31	3,367
Jamaica Savings Bank.....	5,630,975 92	5,264,921 58	.....	\$368,054 94	729,111 38	10,777
Long Island City Savings Bank.....	8,434,031 61	7,669,939 08	.....	764,041 53	789,269 83	21,429
Queens County Savings Bank, The, Flushing.....	3,886,492 33	3,639,720 50	.....	246,771 83	303,869 83	8,563
Total.....	\$19,581,775 15	\$18,110,982 64	\$113 20	\$1,470,709 31	\$1,864,057 45	44,476
RENSSELAIRE COUNTY						
Troy Savings Bank.....	\$12,295,363 00	\$11,268,027 45	\$96,905 04	\$960,370 51	1,321,435 56	18,832
RICHMOND COUNTY						
Richmond County Savings Bank, West New Brighton.....	\$1,533,735 34	\$1,504,392 35	\$197 00	\$79,145 99	\$97,880 98	5,336
Staten Island Savings Bank, Stapleton.....	3,285,967 32	4,044,106 80	8,807 37	333,073 15	452,901 15	14,067
Total.....	\$6,869,722 66	\$6,448,499 15	\$9,004 37	\$412,219 14	\$550,782 13	19,373
ST. LAWRENCE COUNTY						
St. Lawrence County Savings Bank, Ogdensburg.....	\$932,678 39	\$910,700 71	.....	\$21,977 68	\$33,351 88	3,635
SCHENECTADY COUNTY						
Schenectady Savings Bank.....	\$8,497,142 92	\$7,993,018 03	\$200,187 80	\$343,936 94	\$460,811 23	33,675
SARATOGA COUNTY						
Saratoga Falls Savings Bank, The.....	\$693,093 01	\$643,049 61	.....	\$50,143 40	\$70,238 40	3,135

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent of dividends for year ending June 30, 1915
OSWEGO COUNTY							
Pulmon Savings Bank.....	887	946	\$775,376 23	\$902,540 20	\$91,239 04	\$5,011 90	35
Oswego City Savings Bank.....	1,238	1,238	954,406 49	1,106,406 27	148,731 40	6,117 56	4
Oswego County Savings Bank, Oswego.....	1,066	1,168	965,681 76	1,066,534 89	148,876 57	4,518 11	4
Total.....	3,232	3,352	\$2,695,553 48	\$3,104,481 45	\$338,827 01	\$15,647 66	.....
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster.....	491	458	\$327,402 25	\$216,471 21	\$45,159 06	\$3,508 64	4
QUEEN'S COUNTY							
College Point Savings Bank.....	377	363	\$335,217 49	\$402,828 57	\$56,940 88	\$3,419 24	4
Jamaica Savings Bank.....	1,466	1,338	1,246,334 91	1,347,833 26	194,721 40	14,397 16	4
Long Island City Savings Bank.....	3,091	2,802	2,410,483 10	2,346,736 50	274,581 78	19,353 77	4
Queens County Savings Bank, The, Flushing.....	1,453	1,097	987,235 11	984,379 20	131,843 18	8,919 46	4
Total.....	7,015	5,619	\$4,949,299 61	\$5,081,783 63	\$658,057 24	\$46,089 63	.....
RAMSELMAN COUNTY							
Troy Savings Bank.....	1,861	2,810	\$1,538,863 27	\$2,361,977 97	\$398,532 00	\$13,839 21	34
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton.....	687	581	\$546,328 01	\$630,791 07	\$54,742 77	\$4,314 42	4
Statens Island Savings Bank, Stapleton.....	1,768	1,319	1,391,211 25	1,429,783 46	178,778 67	16,310 66	4
Total.....	2,455	1,900	\$1,937,539 26	\$2,060,574 53	\$233,521 44	\$20,625 35	.....
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg.....	993	869	\$396,247 66	\$390,860 67	\$24,537 68	\$3,278 49	32
SCHENECTADY COUNTY							
Schenectady Savings Bank.....	4,711	5,553	\$2,299,372 84	\$2,500,399 36	\$266,919 00	\$18,651 84	34
SARATOGA COUNTY							
Saratoga Falls Savings Bank, The.....	680	564	\$320,467 11	\$340,024 43	\$31,521 84	\$2,760 94	31

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
SURFOLK COUNTY						
Breeshard Savings Bank.....	\$6,848,903 98	\$5,808,736 90	\$4,500 00	\$1,035,667 08	\$1,090,145 11	8,940
Big Harbor Savings Bank.....	2,234,496 50	2,171,074 87	900 00	102,490 63	925,577 63	4,180
Seaboard Savings Bank, The.....	5,476,575 77	4,710,410 12	.....	766,165 65	772,257 15	6,221
Union Savings Bank of Patchogue, The.....	2,940,737 53	2,720,962 23	.....	219,775 30	265,378 80	6,019
Total.....	\$17,500,622 78	\$15,281,184 12	\$5,400 00	\$2,214,038 66	\$2,263,355 66	25,340
TOWNSHIPS COUNTY						
Ithaca Savings Bank.....	\$4,217,876 50	\$3,906,037 40	\$2,566 87	\$309,272 23	\$376,892 21	11,289
ULSTER COUNTY						
Ellenville Savings Bank.....	\$2,114,787 01	\$1,992,906 53	\$654 00	\$121,226 48	\$136,083 65	5,942
Kingston Savings Bank.....	4,296,535 44	4,038,947 95	.....	257,587 49	283,798 99	6,405
New Paltz Savings Bank.....	1,991,361 40	1,888,152 99	.....	103,208 41	111,725 84	3,154
Reynoldson Savings Bank, Kingston.....	4,062,403 94	3,805,426 34	.....	276,977 60	303,240 00	6,999
Saugerties Savings Bank.....	2,213,902 47	2,030,853 93	.....	183,049 54	209,240 41	3,856
Ulster County Savings Institution, Kingston.....	5,310,715 97	5,102,203 16	.....	208,512 81	269,801 81	9,301
Total.....	\$20,009,707 23	\$18,858,490 90	\$654 00	\$1,150,562 33	\$1,313,890 70	35,757
WESTCHESTER COUNTY						
Bank for Savings of Ouchquag, The.....	\$3,868,662 97	\$3,525,232 90	.....	\$343,430 07	\$421,769 65	5,088
Beaumont Savings Bank, Mount Vernon.....	2,887,015 51	2,754,915 75	\$381 24	131,718 52	222,782 56	7,522
Greenburgh Savings Bank, The, Dublin Ferry.....	635,256 93	591,847 72	.....	43,409 21	46,084 31	1,777
Hempstead Savings Bank, The, White Plains.....	4,921,766 56	4,709,459 19	167 79	212,169 36	277,765 03	12,070
Peekskill Savings Bank.....	4,864,796 06	4,368,865 19	18 91	495,901 95	532,540 64	8,667
People's Bank for Savings of New Rochelle, N. Y.....	614,554 58	609,397 40	.....	5,157 18	20,552 48	3,330
People's Savings Bank of the Town of Yonkers.....	8,498,886 59	7,938,577 08	1,305 50	560,309 51	552,664 93	16,967
Port Chester Savings Bank, The.....	3,033,860 85	3,696,412 07	.....	326,143 28	308,161 92	8,148
Union Savings Bank of Westchester County, The, Mamaroneck.....	909,012 46	754,723 87	450 00	53,830 09	73,344 84	2,545
Westchester County Savings Bank, Yonkers.....	4,760,980 56	4,033,623 57	.....	707,308 06	766,273 06	6,704
Yonkers Savings Bank.....	9,435,133 13	8,666,210 94	.....	766,922 19	828,654 85	17,894
Total.....	\$45,267,946 19	\$41,699,243 11	\$2,323 44	\$3,576,299 04	\$4,060,764 17	92,212
Grand totals for the State.....	\$1,930,596,320 13	\$1,791,524,901 47	\$1,051,543 54	\$138,020,085 12	\$176,892,305 89	3,202,659

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Concluded

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount de- posited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
Schenectady County							
Riverhead Savings Bank	755	703	\$223,404 06	\$993,031 34	\$228,154 26	\$13,821 26	4½
Sag Harbor Savings Bank	328	356	323,583 76	413,451 64	177,873 90	3,488 80	4
Saratoga Savings Bank, The	441	348	559,758 14	691,816 73	184,780 58	9,760 30	4½
Union Savings Bank of Patehook, The	844	697	665,553 23	652,794 56	101,337 29	5,457 66	4
Total	2,368	2,104	\$2,372,599 16	\$2,751,094 27	\$592,155 03	\$32,528 20	.....
Townsend County							
Itasca Savings Bank	1,885	1,655	\$1,377,773 99	\$1,423,986 19	\$128,049 42	\$10,239 65	3½
Ulster County							
Ellenville Savings Bank	475	480	\$111,283 91	\$452,284 04	\$73,709 13	\$3,000 17	3½
Kingston Savings Bank	617	816	551,141 44	968,879 35	156,060 67	5,560 73	4
New Paltz Savings Bank	297	345	261,036 72	310,972 76	73,497 57	2,446 65	4
Rondout Savings Bank, Kingston	845	992	664,534 62	995,261 16	146,454 78	5,257 14	4
Saugerties Savings Bank	315	372	298,433 15	448,396 51	78,312 43	2,707 34	4
Ulster County Savings Institution, Kingston	972	1,124	808,844 62	1,213,212 04	195,334 45	8,265 74	4
Total	3,521	4,129	\$2,992,274 46	\$4,389,005 86	\$721,378 03	\$27,237 76	.....
Warren County							
Bank for Savings of Ossining, The	652	656	\$641,921 35	\$745,439 77	\$131,844 15	\$7,007 18	4
Eastchester Savings Bank, Mount Vernon	1,240	883	924,823 30	944,414 19	100,144 90	6,106 60	4
Greenburgh Savings Bank, The Delba Ferry	228	228	158,042 10	184,113 82	21,549 04	2,245 61	4
Hempstead Savings Bank, The White Plains	1,846	1,742	1,189,546 64	1,252,087 73	177,987 32	15,034 74	4
Jonestown Savings Bank	701	823	617,117 19	894,701 55	166,581 90	8,200 71	4
People's Bank for Savings of New Rochelle, N. Y.	708	820	297,968 34	274,694 84	20,264 01	3,158 41	4
People's Savings Bank, Town of Yonkers	2,413	2,463	1,645,473 88	1,640,944 73	293,727 32	9,889 70	4
Port Chester Savings Bank, The	1,316	1,312	743,748 10	811,271 58	126,134 47	5,588 27	4
Union Savings Bank of Westchester County, The, Manhasset	464	380	225,129 71	245,416 80	27,484 47	2,738 85	4
Westchester County Savings Bank, Tarrytown	683	639	604,044 35	757,468 30	152,992 55	9,580 76	4
Yonkers Savings Bank	2,418	2,266	1,721,491 69	1,946,863 01	321,900 31	14,653 83	4
Total	12,942	12,124	\$6,784,250 69	\$9,749,805 69	\$1,545,590 00	\$84,251 66	.....
Grand Totals for the State	499,740	477,667	\$387,072,851 52	\$433,117,019 69	\$64,369,705 29	\$2,935,263 97	.....

REPORT ON SAVINGS BANKS

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
ALBANY COUNTY							
Albany City Savings Institution.....	\$11,979,868 19	\$11,407,602 62	.....	\$522,265 57	\$468,618 01	14,379	2,380
Albany County Savings Bank, Albany.....	9,559,310 36	8,905,842 61	\$87,134 41	\$66,333 34	678,508 34	12,497	2,884
Albany Exchange Savings Bank.....	3,534,777 74	3,269,102 39	33,616 52	232,058 83	258,570 44	6,058	1,033
Albany Savings Bank.....	37,623,336 89	35,424,150 89	.....	2,199,177 00	3,215,233 54	52,538	7,446
Cohoes Savings Institution.....	3,731,625 14	3,452,293 83	.....	279,242 31	362,437 38	7,851	1,178
Home Savings Bank of the City of Albany.....	10,018,968 04	9,419,220 93	596 90	569,187 21	514,254 68	13,406	2,214
Mechanics and Farmers' Savings Bank, The, Albany.....	2,681,968 16	2,373,258 16	20,757 00	337,953 00	487,125 17	4,119	461
Mechanics' Savings Bank, Cohoes.....	1,714,558 80	1,602,891 37	.....	111,667 43	161,316 53	3,032	548
National Savings Bank of the City of Albany, The.....	14,049,783 85	13,244,415 44	80 77	805,287 64	817,424 02	17,683	3,166
Total.....	\$94,844,124 17	\$89,028,776 24	\$142,175 60	\$5,673,172 33	\$6,963,488 11	131,563	21,329
BROOKS COUNTY							
Bronx Savings Bank, The New York.....	\$1,335,958 47	\$1,315,023 04	.....	\$20,935 43	\$32,160 43	6,501	2,080
Dedux Savings Bank, New York.....	13,307,007 18	12,435,438 13	.....	881,569 05	827,899 05	44,287	12,386
North Side Savings Bank, New York.....	1,549,761 86	1,511,877 48	.....	37,884 41	43,940 39	6,501	2,037
Total.....	\$16,192,727 54	\$15,262,338 65	.....	\$940,388 89	\$903,989 87	57,289	16,502
BROOKS COUNTY							
Ringhamton Savings Bank.....	\$7,455,594 77	\$7,076,322 38	.....	\$379,271 39	\$487,117 25	22,588	4,337
Chenango Valley Savings Bank, Ringhamton.....	1,773,219 47	1,724,268 63	.....	48,660 84	55,463 94	10,470	2,637
Total.....	\$9,228,814 24	\$8,800,592 01	.....	\$428,222 23	\$540,601 19	33,028	6,974
CAYUGA COUNTY							
Auburn Savings Bank.....	\$6,224,209 92	\$5,760,300 61	\$561 39	\$473,347 92	\$561,427 92	18,380	1,021
Cayuga County Savings Bank, Auburn.....	4,277,946 00	4,031,401 59	205 35	216,339 36	337,414 76	9,759	1,645
Total.....	\$10,512,155 92	\$9,791,701 90	\$766 74	\$719,687 28	\$908,843 68	23,130	3,206
CHENANGO COUNTY							
Elmira Savings Bank, The.....	\$983,737 81	\$927,090 61	\$56,647 20	\$72,087 20	4,564	1,464

SEMI-ANNUAL STATEMENT

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NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
ALBANY COUNTY							
Albany City Savings Institution	2,196	\$3,555,903 50	\$3,781,782 92	\$427,574 14	\$16,120 00	\$22,112 99	4
Albany County Savings Bank, Albany	1,885	2,603,479 81	2,238,659 55	329,699 49	16,241 66	18,746 65	4
Albany Exchange Savings Bank	842	922,551 07	970,789 10	124,788 35	9,180 00	9,191 46	4
Albany Savings Bank	6,857	6,849,991 56	7,061,554 23	1,332,710 16	45,736 73	57,706 39	4
Cohoes Savings Institution	1,045	676,424 89	746,142 05	128,916 47	17,150 00	6,277 42	4
Home Savings Bank of the City of Albany	1,813	2,115,683 10	2,316,344 70	352,750 91	17,845 00	19,935 84	4
Mechanics and Farmers' Savings Bank, The, Albany	524	435,042 20	622,316 44	85,679 03	3,850 00	7,145 47	3 1/2
Mechanics' Savings Bank, Cohoes	450	366,091 65	360,868 55	59,624 88	3,950 00	3,909 33	4
National Savings Bank of the City of Albany, The	3,060	2,968,799 27	3,162,753 62	500,414 00	22,711 60	21,916 37	4
Total	18,394	\$19,493,667 15	\$20,181,241 16	\$3,343,157 43	\$142,784 99	\$166,941 92	.....
BAKES COUNTY							
Bronx Savings Bank, The, New York	1,241	\$743,026 32	\$639,532 50	\$37,412 55	\$7,462 49	\$6,921 67	3 1/2
Dollar Savings Bank, New York	10,923	4,679,855 70	4,356,404 34	378,929 46	39,100 76	19,918 77	3 1/2
North Side Savings Bank, New York	1,400	768,640 52	656,264 73	43,860 37	4,693 16	7,181 20	3 1/2
Total	13,664	\$6,091,522 54	\$5,651,221 57	\$460,202 38	\$51,256 41	\$34,021 64	.....
BALCON COUNTY							
Binghamton Savings Bank	3,597	\$3,357,143 57	\$3,207,629 59	\$225,694 97	\$17,084 63	\$15,840 04	3 1/2
Chemung Valley Savings Bank, Binghamton	2,807	1,013,823 68	1,263,660 79	55,880 15	7,050 04	12,799 05	3 1/2
Total	6,404	\$4,370,967 25	\$4,491,290 38	\$281,584 12	\$24,134 67	\$28,639 09	.....
CATTARAUGUS COUNTY							
Auburn Savings Bank	1,676	\$1,579,329 22	\$1,591,093 35	\$210,129 35	\$16,800 00	\$19,562 83	3 1/2
Cattaraugus County Savings Bank, Auburn	1,417	1,344,240 55	1,264,309 38	146,236 76	12,373 33	8,581 16	3 1/2
Total	3,093	\$2,923,569 87	\$2,875,402 73	\$356,366 11	\$29,173 33	\$18,143 99	.....
CHAMBERS COUNTY							
Elmira Savings Bank, The	1,148	\$431,225 21	\$374,619 06	\$27,330 09	\$2,106 00	\$3,403 21	3 1/2

REPORT ON SAVINGS BANKS

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
ALBANY COUNTY							
Albany City Savings Institution.....	\$11,929,888 19	\$11,407,002 02		\$522,265 57	\$468,018 01	14,379	2,390
Albany County Savings Bank.....	9,559,310 36	8,905,542 61	\$87,134 41	566,333 34	678,508 24	12,497	2,894
Albany Exchange Savings Bank.....	3,534,777 74	3,269,102 39	\$3,616 52	232,058 83	238,570 44	6,068	1,033
Albany Savings Bank.....	37,632,326 89	35,424,159 89		2,199,177 00	3,215,233 54	62,538	7,445
Catskills Savings Institution.....	3,731,525 14	3,453,282 83		279,242 31	362,437 38	7,851	1,178
Home Savings Bank of the City of Albany.....	10,018,965 04	9,419,229 93	\$56 90	589,187 21	514,254 68	13,405	2,214
Mechanics and Farmers Savings Bank, The Albany.....	2,681,968 16	2,273,253 16	20,757 00	387,953 00	487,125 17	4,119	461
National Savings Bank, Calcoos.....	1,714,568 80	1,602,891 37		111,667 43	161,316 53	3,052	548
National Savings Bank of the City of Albany, The.....	14,049,763 85	13,244,415 44	80 77	805,287 64	917,424 02	17,963	3,166
Total.....	\$94,844,124 17	\$89,028,776 24	\$142,175 60	\$5,673,172 33	\$6,963,488 11	131,563	21,329
BRONX COUNTY							
Bronx Savings Bank, The New York.....	\$1,335,958 47	\$1,315,023 04		\$20,935 43	\$32,160 43	6,501	2,080
Dodder Savings Bank, New York.....	13,307,007 18	12,425,438 13		881,569 05	827,869 05	44,287	12,385
North Side Savings Bank, New York.....	1,549,761 89	1,511,377 48		37,884 41	43,940 39	6,501	2,037
Total.....	\$16,192,727 54	\$15,252,338 65		\$940,388 89	\$903,969 87	57,289	16,502
BROOKS COUNTY							
Binghamton Savings Bank.....	\$7,455,594 77	\$7,076,322 38		\$379,271 39	\$387,117 25	22,558	4,337
Chemango Valley Savings Bank, Binghamton.....	1,773,219 47	1,724,268 63		48,950 84	53,483 94	10,470	2,637
Total.....	\$9,228,814 24	\$8,800,592 01		\$428,222 23	\$640,601 19	33,028	6,974
CAYUGA COUNTY							
Auburn Savings Bank.....	\$6,234,209 92	\$5,760,300 61	\$561 39	\$473,347 92	\$561,427 92	13,380	1,021
Cayuga County Savings Bank, Auburn.....	4,277,946 00	4,031,401 29	205 35	246,339 36	337,414 76	9,759	1,945
Total.....	\$10,512,155 92	\$9,791,701 90	\$766 74	\$719,687 28	\$908,842 68	23,139	3,206
CHENANGO COUNTY							
Elmira Savings Bank, The.....	\$983,737 81	\$927,090 81		\$56,647 20	\$72,087 20	4,564	1,484

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average ratio per cent. of dividends for year ending December 31, 1915
ALBANY COUNTY							
Albany City Savings Institution.....	2,198	\$2,555,903 50	\$2,781,782 92	\$427,574 14	\$16,120 00	\$22,112 99	4
Albany County Savings Bank, Albany.....	1,885	2,603,479 81	2,238,659 55	329,899 49	16,241 66	18,746 65	4
Albany Exchange Savings Bank.....	842	922,551 07	970,789 10	124,788 35	9,180 00	9,191 46	4
Albany Savings Bank.....	6,557	6,849,991 56	7,061,584 23	1,332,710 16	45,736 73	57,706 39	4
Cohoes Savings Institution.....	1,045	676,424 89	746,142 05	129,916 47	7,150 00	6,277 42	4
Home Savings Bank of the City of Albany.....	1,813	2,115,653 10	2,316,344 70	352,750 91	17,845 00	19,935 84	4
Merchants and Farmers' Savings Bank, The, Albany.....	524	435,042 30	522,316 44	85,679 03	3,850 00	7,145 47	3½
Mechanics' Savings Bank, Cohoes.....	450	366,091 65	380,868 55	59,624 86	3,950 00	3,909 33	4
National Savings Bank of the City of Albany, The.....	3,080	2,968,799 27	3,162,753 62	500,414 00	22,711 60	21,916 37	4
Total.....	18,394	\$19,493,667 15	\$20,161,241 16	\$3,343,157 43	\$142,784 99	\$166,941 92	.....
BROOK COUNTY							
Brook Savings Bank, The, New York.....	1,341	\$743,026 32	\$639,532 50	\$37,412 55	\$7,462 49	\$6,921 67	3½
Dollar Savings Bank, New York.....	10,923	4,579,855 70	4,355,404 34	378,929 46	39,100 76	19,918 77	3½
North Side Savings Bank, New York.....	1,400	768,640 52	666,264 73	43,860 37	4,693 16	7,181 20	3½
Total.....	13,664	\$6,091,522 54	\$5,651,221 57	\$460,202 38	\$51,256 41	\$34,021 64	.....
BROOKS COUNTY							
Binghamton Savings Bank.....	3,597	\$3,357,143 57	\$3,207,629 59	\$225,694 97	\$17,084 63	\$15,840 04	3½
Cheango Valley Savings Bank, Binghamton.....	2,807	1,013,823 68	1,263,680 79	55,889 15	7,050 04	12,799 05	3½
Total.....	6,404	\$4,370,967 25	\$4,491,290 38	\$281,584 12	\$24,134 67	\$28,639 09	.....
CAYUGA COUNTY							
Auburn Savings Bank.....	1,676	\$1,579,329 32	\$1,591,093 35	\$210,129 35	\$16,800 00	\$19,582 83	3½
Cayuga County Savings Bank, Auburn.....	1,417	1,344,240 55	1,264,309 38	146,256 76	12,373 33	8,581 16	3½
Total.....	3,093	\$2,923,569 87	\$2,875,402 73	\$356,386 11	\$29,173 33	\$18,143 99	.....
CATTARAUGUS COUNTY							
Elmira Savings Bank, The.....	1,148	\$431,225 21	\$374,619 06	\$27,330 09	\$2,196 00	\$3,403 21	3½

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
COLUMBIA COUNTY							
Hudson City Savings Institution.....	\$5,598,853 45	\$5,134,998 44	.....	\$463,855 01	\$249,192 40	10,724	1,653
CORTLAND COUNTY							
Cortland Savings Bank.....	\$4,599,201 27	\$4,262,794 97	.....	\$336,416 30	\$437,598 15	11,879	1,703
DUTCHESS COUNTY							
Faithful Savings Institute.....	\$576,675 62	\$547,945 66	.....	\$28,729 96	\$33,308 21	1,059	83
Matthews Savings Bank, Beacon.....	928,769 57	876,745 48	\$5,461 30	46,552 79	65,197 29	1,978	232
Mechanics Savings Bank, The, Beacon.....	2,740,369 06	2,457,674 15	16,421 99	266,372 92	314,450 68	5,037	405
Pawling Savings Bank.....	811,339 16	762,385 32	152 25	48,901 59	68,814 79	2,081	224
Poughkeepsie Savings Bank, The.....	15,156,867 34	14,298,719 67	.....	858,147 67	1,284,224 42	27,739	3,575
Rhinebeck Savings Bank.....	901,355 09	847,093 15	.....	54,261 94	68,583 70	2,908	184
Wappinger Savings Bank, Wappingers Falls.....	708,325 78	663,280 27	6,400 00	38,645 51	53,029 45	1,721	201
Total.....	\$21,823,691 62	\$20,453,943 70	\$28,435 54	\$1,341,412 38	\$1,887,608 54	42,523	4,918
ESSEX COUNTY							
American Savings Bank of Buffalo.....	\$2,391,902 28	\$2,357,461 41	.....	\$34,440 87	\$57,917 52	5,685	1,881
Buffalo Savings Bank.....	41,233,201 70	38,280,078 91	.....	3,083,122 79	3,178,369 46	66,084	11,664
Erie County Savings Bank, Buffalo.....	58,680,143 94	55,277,940 17	.....	3,302,203 77	5,118,641 59	92,265	14,061
Western Savings Bank, The, Buffalo.....	11,300,325 53	10,648,075 80	.....	652,249 73	914,262 00	13,484	2,071
Total.....	\$112,605,573 45	\$106,563,556 29	.....	\$7,042,017 16	\$9,269,190 57	177,488	29,707
GENESSEE COUNTY							
Cattkill Savings Bank.....	\$3,671,800 65	\$3,371,100 52	\$202 13	\$300,438 00	\$302,349 80	7,408	784
JAYHAMON COUNTY							
Jefferson County Savings Bank, Watertown.....	\$8,407,249 55	\$8,255,894 16	.....	\$351,355 39	\$391,987 18	30,718	2,768
Watertown Savings Bank.....	3,736,546 19	3,566,404 97	.....	168,948 22	191,843 31	9,676	1,110
Total.....	\$12,143,595 74	\$11,822,299 13	.....	\$520,303 61	\$583,830 49	\$40,393	3,878

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
COLUMBIA COUNTY							
Hudson City Savings Institution	1,475	\$1,010,832 50	\$1,319,301 43	\$181,062 49	\$8,925 00	\$8,218 05	3½
CORTLAND COUNTY							
Cortland Savings Bank	1,671	\$1,052,776 25	\$1,180,468 30	\$153,428 66	\$9,605 00	\$8,234 69	3½
DUTCHESS COUNTY							
Fishkill Savings Institute	67	\$89,305 19	\$100,810 08	\$20,498 95	\$1,535 00	\$873 19	4
Madawaska Savings Bank, Beacon	256	177,896 58	178,363 72	33,016 90	2,332 00	1,257 23	4
Mechanical Savings Bank, The Beacon	413	346,020 58	414,264 42	94,070 51	5,749 98	5,032 69	4
Powling Savings Bank	185	132,826 20	153,148 92	27,432 19	2,143 25	1,429 06	3½
Port Jervis Savings Bank, The	2,493	2,134,242 04	2,606,186 55	537,872 60	21,031 67	17,721 74	4
Rhinebeck Savings Bank	234	108,981 88	127,394 25	30,213 56	3,175 00	1,232 85	3½
Wappinger Savings Bank, Wappingers Falls	185	127,633 45	152,645 70	25,442 73	2,650 00	1,442 92	4
Total	3,943	\$3,116,905 92	\$3,732,833 64	\$768,545 44	\$38,606 88	\$28,990 30	.....
ESSEX COUNTY							
American Savings Bank of Buffalo	1,402	\$835,863 42	\$848,947 41	\$35,638 65	\$6,331 40	\$6,495 61	4
Buffalo Savings Bank	9,523	9,490,885 47	10,105,461 00	1,440,863 87	67,467 74	75,667 30	4
Erie County Savings Bank, Buffalo	13,354	12,432,520 69	13,853,550 56	2,056,225 18	66,533 33	101,798 53	4
Western Savings Bank, The, Buffalo	1,725	2,383,547 29	2,482,430 66	403,495 77	25,174 60	19,107 11	4
Total	26,004	\$25,242,821 87	\$27,290,389 63	\$3,956,243 47	\$165,507 07	\$203,068 55	.....
GREENE COUNTY							
Catskill Savings Bank	745	\$644,252 40	\$800,907 69	\$111,083 31	\$8,104 75	\$4,669 93	3½
JAYNESBORO COUNTY							
Jefferson County Savings Bank, Watertown	2,513	\$1,481,028 96	\$1,887,670 96	\$299,190 03	\$19,038 00	\$16,521 55	3½
Watertown Savings Bank	963	621,307 79	776,576 77	128,539 73	8,348 16	4,867 91	3½
Total	3,476	\$2,102,336 75	\$2,664,247 72	\$427,729 76	\$27,386 16	\$21,389 46	.....

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositions	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year ending 1915
KINGS COUNTY							
Bay Rider Savings Bank, Brooklyn	\$761,860 93	\$742,768 74	.....	\$19,092 19	\$25,007 19	4,298	2,002
Brownsville Savings Bank, Brooklyn	4,716,143 01	4,471,655 32	.....	244,487 68	256,309 28	15,847	3,045
Brooklyn Savings Bank	50,741,185 12	54,291,085 61	.....	5,450,099 51	6,539,300 51	71,221	10,410
Bushwick Savings Bank, The, Brooklyn	8,616,628 02	6,146,478 24	.....	4,707,047 68	6,543,675 23	14,196	2,096
City Savings Bank, Brooklyn	3,598,598 51	3,374,282 43	\$1,000 00	208,316 08	182,834 38	9,203	2,371
Dunn Savings Bank of Brooklyn, The	48,322,904 81	44,342,246 13	.....	3,891,358 48	4,505,773 48	99,628	20,764
East Savings Bank, Brooklyn	18,272,047 50	10,759,000 87	.....	813,404 53	657,209 03	15,541	2,512
East Brooklyn Savings Bank, Brooklyn	8,246,473 40	7,478,082 20	633 19	647,421 11	694,869 54	16,157	2,471
Eastern United Savings Bank, Brooklyn	8,226,326 68	7,911,378 10	.....	375,448 58	342,980 58	23,797	5,350
East New York Savings Bank, The City of Brooklyn	4,135,344 05	3,770,312 06	.....	366,032 00	404,557 00	20,281	1,475
Germania Savings Bank, Kings County, Brooklyn	12,883,681 09	11,609,268 79	.....	794,412 80	838,511 41	43,268	3,184
German Savings Bank of Brooklyn	20,728,924 90	19,223,665 05	.....	1,600,269 65	1,530,048 40	18,599	7,253
Greater New York Savings Bank, The, Brooklyn	4,126,432 11	3,970,866 54	.....	156,875 57	170,065 57	18,552	4,191
Green Point Savings Bank, The, Brooklyn	9,783,538 76	8,856,538 76	4,500 00	943,205 80	1,062,062 80	6,774	3,446
Hamburg Savings Bank, Brooklyn	1,802,307 41	1,794,041 45	.....	43,265 96	50,857 81	2,366	1,354
Home Savings Bank, Brooklyn	1,696,866 41	1,644,637 32	.....	14,999 09	12,523 39	14,208	821
Kings County Savings Institution, The, Brooklyn	14,045,627 33	13,074,810 12	.....	970,817 26	1,123,441 86	6,787	1,258
Prudential Savings Bank, Brooklyn	2,409,543 17	2,348,238 89	.....	61,234 23	84,615 01	36,096	1,515
South Brooklyn Savings Institution, The, Brooklyn	26,543,013 34	23,534,847 20	.....	3,008,166 05	3,494,867 85	2,732	5,726
Summer Savings Bank, Brooklyn	835,395 68	816,306 08	.....	19,059 60	45,349 60	109,643	835
Williamburgh Savings Bank, Brooklyn	84,912,754 57	74,332,739 71	.....	10,860,014 86	10,278,355 13	556,260	14,416
Total	\$324,031,665 36	\$303,742,843 11	\$6,133 19	\$30,282,689 06	\$32,738,825 21	9,010	96,595
MADISON COUNTY							
Oneida Savings Bank	\$3,842,030 37	\$3,564,966 27	\$234 00	\$276,810 00	\$363,094 00	45,353	1,187
MORRIS COUNTY							
East Side Savings Bank, The, Rochester	\$14,109,001 80	\$13,487,383 40	\$68,765 55	\$682,833 85	\$628,865 94	8,142	8,396
Mechanics Savings Bank, Rochester	4,967,341 91	4,673,043 27	16,436 60	277,557 04	403,037 70	38,839	1,316
Monroe County Savings Bank, Rochester	26,856,972 09	24,960,979 81	106,187 65	1,789,804 63	2,328,541 63	57,407	4,313
Rochester Savings Bank	27,268,535 19	24,889,268 96	92,166 07	2,287,419 53	3,065,695 31	149,741	13,368
Total	\$73,202,170 08	\$67,990,679 44	\$273,556 47	\$4,037,935 07	\$6,416,140 67	27,393	

SEMI-ANNUAL STATEMENT

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RECEIPTS OF NEW YORK SAVINGS BANK OF NEW YORK AND THE CITY OF NEW YORK

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent of dividends for year ending December 31, 1915
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn.....	1,194	\$336,302.83	\$476,565.49	\$22,035.21	\$2,425.00	\$1,955.06	4
Beverly Savings Bank, Brooklyn.....	2,184	1,900,535.28	1,053,494.23	183,647.08	9,632.00	6,459.50	4
Brooklyn Savings Bank.....	9,264	11,226,081.65	11,963,401.54	2,031,224.19	10,833.33	10,833.33	4
Bushwick Savings Bank, The, Brooklyn.....	1,781	1,668,698.25	1,780,000.18	226,134.33	15,998.81	18,396.15	4
City Savings Bank of Brooklyn, The.....	1,672	1,291,333.30	1,036,940.65	115,916.51	15,320.00	12,315.38	4
Dime Savings Bank of Brooklyn, The.....	16,496	13,443,080.06	12,153,834.60	1,887,913.65	89,836.00	109,131.44	4
Dime Savings Bank of Williamsburgh, The, Brooklyn.....	2,130	2,568,975.86	2,591,977.06	401,596.17	23,069.00	18,652.88	4
East Brooklyn Savings Bank, Brooklyn.....	2,403	1,914,973.18	1,870,093.58	279,821.08	24,278.00	11,723.58	4
Eastern District Savings Bank, Brooklyn.....	4,118	3,404,468.43	3,106,899.46	276,088.58	14,050.00	10,506.76	4
East New York Savings Bank, Brooklyn.....	1,263	994,889.32	1,008,773.97	136,318.53	12,475.00	4,993.83	4
Germania Savings Bank, Brooklyn.....	2,674	3,071,437.90	3,133,341.92	436,056.11	19,374.00	32,969.93	4
German Savings Bank, Kings County, Brooklyn.....	5,567	6,098,846.66	5,493,624.63	664,577.39	37,270.88	21,796.34	4
Greater New York Savings Bank, The, Brooklyn.....	3,211	1,819,128.74	1,617,607.41	133,600.43	15,130.51	13,182.51	4
Green Point Savings Bank, The, Brooklyn.....	2,744	2,417,043.77	2,161,349.11	315,717.12	35,502.50	16,304.77	4
Hanburg Savings Bank, Brooklyn.....	1,079	746,913.08	680,769.25	60,961.25	3,373.00	2,103.74	4
Home Savings Bank, Brooklyn.....	441	230,961.43	231,847.09	19,500.96	3,373.00	4,811.13	4
Kings County Savings Institution, The, Brooklyn.....	1,392	2,167,047.44	2,623,826.59	494,718.32	37,190.00	26,061.67	4
Prudential Savings Bank, Brooklyn.....	5,916	987,986.99	825,944.11	80,239.65	5,456.88	9,784.83	4
South Brooklyn Savings Institution, The, Brooklyn.....	6,151	4,679,791.81	5,054,125.36	876,214.06	56,500.00	51,619.27	4
Sunrise Savings Bank, Brooklyn.....	688	338,068.59	307,139.12	28,069.04	4,851.12	3,880.00	4
Williamsburgh Savings Bank, Brooklyn.....	12,701	15,364,592.49	15,890,372.07	2,763,012.79	104,038.63	156,277.95	4
Total.....	78,918	\$76,906,237.05	\$75,510,937.42	\$11,128,973.52	\$605,744.66	\$635,721.17	.....
MADISON COUNTY							
Owetta Savings Bank.....	1,011	\$1,043,987.01	\$982,437.53	\$132,082.61	\$7,124.00	\$7,612.23	4
MONROE COUNTY							
East Side Savings Bank, The, Rochester.....	7,358	\$3,775,407.07	\$4,404,037.53	\$513,533.95	\$23,220.00	\$21,488.06	4
Mechanics Savings Bank, Rochester.....	710	670,427.71	939,265.05	184,026.08	15,100.00	8,106.61	4
Monroe County Savings Bank, Rochester.....	4,839	4,728,314.58	5,714,743.55	972,398.34	41,649.92	38,317.41	4
Rochester Savings Bank.....	8,325	5,764,013.30	4,965,887.43	921,681.06	56,865.54	56,195.37	4
Total.....	21,232	\$14,938,162.66	\$16,023,933.56	\$2,591,689.43	\$136,835.46	\$124,108.05	.....

REPORT ON SAVINGS BANKS

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn.....	\$761,890 93	\$742,768 74	.....	\$19,092 19	\$25,607 19	4,298	2,002
Brevoort Savings Bank, Brooklyn.....	4,716,143 01	4,471,655 33	.....	244,487 68	256,309 26	15,847	3,045
Brooklyn Savings Bank, Brooklyn.....	59,741,185 12	54,291,085 61	.....	5,450,099 51	6,539,309 51	71,221	10,410
Bushwick Savings Bank, The, Brooklyn.....	6,146,526 02	6,146,478 34	.....	470,047 68	463,675 23	14,196	2,096
City Savings Bank of Brooklyn, The.....	3,580,598 51	3,374,232 43	\$1,000 00	205,316 08	183,854 36	3,271	2,371
Dime Savings Bank of Brooklyn, The.....	48,223,604 61	44,342,246 13	.....	3,891,353 48	4,505,773 48	99,528	20,756
East Brooklyn Savings Bank, Brooklyn.....	11,373,473 40	10,759,009 87	633 19	613,404 53	657,209 03	15,541	2,512
Eastern District Savings Bank, Brooklyn.....	8,245,475 40	7,678,053 29	.....	567,421 11	696,869 54	16,157	2,071
East New York Savings Bank, Brooklyn.....	8,286,826 68	7,911,373 10	.....	375,443 58	342,930 58	23,797	5,350
Germania Savings Bank, Kings County.....	4,135,344 05	3,770,312 06	.....	365,032 00	404,537 00	9,191	1,473
German Savings Bank, Kings County.....	12,563,651 69	11,809,263 79	.....	754,412 90	838,511 41	20,281	3,184
Greater New York Savings Bank, The, Brooklyn.....	20,728,924 90	19,228,655 05	.....	1,500,269 85	1,530,043 40	43,228	7,253
Green Point Savings Bank, The, Brooklyn.....	4,126,432 11	3,970,856 54	.....	155,575 57	170,085 57	16,599	4,191
Hamburg Savings Bank, Brooklyn.....	9,783,838 78	8,836,133 98	4,500 00	943,205 80	1,062,052 80	18,552	3,446
Hempstead Savings Bank, Brooklyn.....	1,802,307 41	1,739,041 45	.....	43,265 96	60,857 81	6,774	1,534
Kings County Savings Institution, The, Brooklyn.....	559,566 41	544,657 32	.....	14,909 09	10,523 59	2,356	521
Kings County Savings Bank, Brooklyn.....	14,045,827 38	13,074,810 12	.....	970,817 26	1,133,441 86	14,208	1,288
Prudential Savings Bank, Brooklyn.....	2,409,543 17	2,348,258 89	.....	61,284 28	54,615 01	1,515	1,515
South Brooklyn Savings Institution, The, Brooklyn.....	26,543,013 34	23,534,847 29	.....	3,038,166 05	3,484,987 85	36,094	5,796
Summer Savings Bank, Brooklyn.....	825,355 68	816,308 08	.....	19,039 60	48,349 60	2,752	835
Williamburgh Savings Bank, Brooklyn.....	84,912,754 57	74,823,739 71	.....	10,580,014 86	10,278,325 13	109,643	14,416
Total	\$324,031,665 36	\$303,742,843 11	\$6,133 19	\$30,282,689 06	\$32,738,825 21	556,290	96,595
MADISON COUNTY							
Oswego Savings Bank	\$3,842,030 27	\$3,564,968 27	\$234 00	\$276,810 00	\$363,094 00	9,010	1,187
MONTGOMERY COUNTY							
East Side Savings Bank, The, Rochester.....	\$14,109,001 80	\$12,447,382 40	\$58,765 55	\$589,853 85	\$628,865 94	45,253	8,394
Mechanics' Savings Bank, Rochester.....	4,907,341 91	4,573,048 27	16,136 80	277,887 04	403,037 79	8,142	1,316
Montrose County Savings Bank, Rochester.....	28,866,972 09	24,960,979 81	106,187 50	1,789,894 63	2,328,541 63	33,839	4,313
Rochester Savings Bank.....	27,268,865 18	24,880,266 96	92,166 67	2,237,419 53	3,065,696 31	57,407	13,368
Total	\$78,202,170 08	\$67,990,679 44	\$273,566 47	\$4,937,935 07	\$6,416,140 67	149,741	27,393

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent of cost of dividends for year ending December 31, 1915
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	1,194	\$436,302 83	\$476,565 49	\$22,035 21	\$3,425 00	\$1,958 06	4
Brevoort Savings Bank, Brooklyn	2,184	1,900,535 28	1,605,404 23	183,647 68	9,632 00	6,459 50	4
Brooklyn Savings Bank	9,264	11,226,061 65	11,938,401 54	2,031,234 16	81,436 45	10,833 33	4
Buschwick Savings Bank, The, Brooklyn	1,781	1,653,698 25	1,780,100 18	226,134 33	15,565 81	18,396 15	4
City Savings Bank of Brooklyn, The	1,672	1,291,333 30	1,036,906 65	115,016 51	15,320 00	12,315 38	4
Dime Savings Bank of Brooklyn, The	16,466	13,443,090 06	12,155,934 60	1,387,913 55	80,836 00	105,131 44	4
Dime Savings Bank of Williamsburgh, The, Brooklyn	2,130	2,553,975 55	2,591,977 06	401,596 17	28,060 00	18,653 88	4
East Brooklyn Savings Bank, Brooklyn	2,403	1,914,973 18	1,870,038 53	279,521 08	24,278 00	11,723 53	4
Eastern District Savings Bank of the City of Brooklyn	4,118	3,404,468 43	3,106,809 46	276,088 58	14,050 00	10,506 76	4
East New York Savings Bank, Brooklyn	2,674	994,889 32	1,008,773 97	136,318 53	12,475 00	4,993 83	4
German Savings Bank, Kings County, Brooklyn	2,674	3,071,487 90	3,133,341 92	436,056 11	19,374 00	32,959 93	4
Greater New York Savings Bank, The, Brooklyn	5,567	6,098,846 06	5,493,624 63	684,577 39	37,270 88	21,796 34	4
Green Point Savings Bank, The, Brooklyn	3,211	1,819,128 74	1,517,507 41	133,500 43	15,130 51	13,182 51	4
Green Point Savings Bank, The, Brooklyn	2,744	2,417,043 77	2,161,349 11	315,717 12	35,502 50	15,304 77	4
Home Savings Bank, Brooklyn	1,059	746,913 08	680,769 25	60,961 25	3,901 00	4,811 13	4
Home Savings Bank, Brooklyn	441	230,981 43	231,847 04	19,500 96	3,373 00	2,105 74	4
Kings County Savings Institution, The, Brooklyn	1,392	2,167,047 44	2,623,826 59	494,718 32	37,190 00	26,061 67	4
Prudential Savings Bank, Brooklyn	916	9,867,986 99	825,944 11	80,239 65	5,456 58	9,784 83	4
South Brooklyn Savings Institution, The, Brooklyn	5,151	4,679,791 81	5,054,125 36	876,214 06	56,500 00	51,619 27	4
Summer Savings Bank, Brooklyn	685	338,068 59	307,139 12	28,069 04	3,880 00	4,851 12	4
Williamsburgh Savings Bank, Brooklyn	12,701	15,364,592 49	15,890,372 07	2,763,013 79	104,033 63	156,277 95	4
Total	78,918	\$76,966,237 05	\$75,510,937 42	\$11,123,973 53	\$805,744 66	\$635,721 17	.....
MADISON COUNTY							
Oneida Savings Bank	1,011	\$1,043,987 01	\$962,437 53	\$132,082 61	\$7,124 00	\$7,612 23	4
MORRIS COUNTY							
East Side Savings Bank, The, Rochester	7,358	\$3,775,407 07	\$4,404,037 53	\$513,533 95	\$23,220 00	\$21,488 66	4
Mechanics' Savings Bank, Rochester	4,839	4,670,427 71	939,265 05	184,026 08	15,100 00	8,106 61	4
Monroe County Savings Bank, Rochester	8,325	5,764,013 30	5,714,743 53	973,398 34	41,649 92	38,317 41	4
Rochester Savings Bank	21,232	\$14,938,162 66	\$16,023,933 56	\$2,591,689 43	\$136,835 46	\$6,195 37	.....

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
MONTGOMERY COUNTY							
Amsterdam Savings Bank	\$5,793,506 35	\$5,312,550 46	.....	\$480,954 89	\$487,074 57	14,739	1,965
NASSAU COUNTY							
Rooslyn Savings Bank of Rooslyn	\$2,346,794 57	\$2,148,339 34	.....	\$198,355 23	\$215,989 23	4,234	518
NEW YORK COUNTY							
American Savings Bank, New York	\$3,103,173 28	\$3,030,992 84	\$1,166 66	\$71,013 78	\$166,138 78	8,685	1,425
Bank for Savings in the City of New York	99,703,552 02	92,402,600 10	.....	7,300,951 92	12,364,639 92	146,065	15,355
Bowery Savings Bank, The New York	115,295,272 07	102,821,967 89	500 00	12,472,804 18	14,507,012 67	142,586	21,974
Broadway Savings Institution, New York	14,416,747 22	13,782,973 26	.....	633,773 96	721,063 96	15,373	2,068
Citizens Savings Bank, New York	18,483,746 44	16,312,336 77	.....	2,171,409 67	2,348,899 67	27,128	3,007
Commonwealth Savings Bank of New York City	813,422 20	796,837 26	.....	16,594 94	24,908 94	4,601	1,577
Dry Dock Savings Institution, New York	49,327,335 15	45,231,917 44	.....	4,095,417 71	4,606,783 95	79,200	17,983
East River Savings Institution, New York	38,179,449 20	34,385,074 81	2,817 45	3,791,557 03	4,489,222 03	31,736	5,134
Emigrant Industrial Savings Bank, New York	159,141,939 43	149,557,398 38	.....	10,584,541 05	10,841,801 31	185,572	28,992
Empire City Savings Bank, New York	4,816,637 96	4,560,660 13	.....	255,977 86	258,105 22	16,413	4,576
Exterior Savings Bank, New York	16,048,886 73	15,292,253 37	.....	756,634 36	768,194 52	28,196	5,280
Franklin Savings Bank, New York	25,856,999 61	23,892,063 40	.....	1,964,936 21	2,103,963 21	54,501	9,315
German Savings Bank in the City of New York	101,368,711 91	93,457,633 19	.....	7,911,076 72	10,287,059 22	153,010	20,944
Greenwich Savings Bank, The New York	77,669,721 06	71,237,264 07	2,431 90	6,430,025 08	6,956,086 51	102,344	13,760
Hudson Savings Bank, New York	28,013,521 75	25,937,018 17	.....	2,076,503 55	2,571,435 55	27,818	9,553
Indian Savings Institution, The New York	20,790,149 67	19,638,631 22	.....	1,151,518 45	1,475,699 95	23,593	2,530
Italian Savings Bank of the City of New York	4,838,112 66	4,631,729 45	.....	206,383 21	221,433 21	18,900	4,508
Maiden Lane Savings Bank, New York	1,514,518 06	1,488,468 73	.....	26,051 33	28,822 75	3,273	1,414
Manhattan Savings Bank, The New York	12,517,914 00	11,624,618 99	1,500 00	891,497 10	1,290,187 60	3,144	3,144
Metropolitan Savings Bank, New York	13,337,913 54	12,531,384 45	.....	804,026 49	1,127,090 69	16,318	2,417
New York Savings Bank	44,000,475 93	40,327,184 45	.....	3,673,541 50	3,894,039 00	48,949	7,637
North River Savings Bank, New York	9,324,667 87	8,741,318 82	776 72	552,563 33	653,643 33	18,918	3,068
Peconic Bank for Savings in the City of New York	86,617,312 45	78,979,371 22	.....	6,637,941 23	9,073,982 23	101,669	13,443
Union One Savings Bank, New York	45,466,732 73	42,140,748 90	13,942 00	3,302,141 83	3,933,476 83	122,019	28,170
United Future Savings Bank, The City of New York	11,288,533 43	10,356,641 99	.....	901,911 44	1,284,131 44	15,036	3,644
United States Savings Bank in the City of New York	6,544,992 16	6,260,899 37	81,214 90	202,877 89	3,337,068 89	13,068	2,722
Universal Savings Bank, The New York	280,865 61	246,554 30	.....	4,051 31	8,131 31	2,905	3,432
West Side Savings Bank, New York	3,726,733 48	3,404,124 02	.....	232,609 46	237,896 38	11,643	2,106
Total	\$1,010,417,168 30	\$931,390,604 28	\$104,248 63	\$70,052,316 30	\$90,428,208 07	1,451,959	237,926

NAMES	Number of accounts closed during the year 1915	Amount deposited during 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
MONTGOMERY COUNTY							
Amsterdam Savings Bank.....	1,746	\$1,394,043 35	\$1,569,112 18	\$170,449 13	\$12,150 00	\$11,283 10	34
NASSAU COUNTY							
Roanyn Savings Bank of Roanyn.....	331	\$476,718 07	\$431,648 27	\$77,922 83	\$7,624 95	\$7,543 47	4
NEW YORK COUNTY							
American Savings Bank, New York	1,286	\$972,378 73	\$1,077,438 04	\$96,178 11	\$11,730 30	\$16,118 19	34
Bank for Savings in the City of New York, The	17,418	14,158,392 56	17,940,465 20	3,066,800 07	108,675 34	98,737 63	34
Beverly Savings Bank, The, New York	20,853	20,093,089 71	22,895,896 10	3,369,488 92	120,315 00	183,814 39	34
Broadway Savings Institution, New York	1,897	2,821,233 07	2,946,124 82	511,111 01	34,245 00	18,223 99	4
Citizens' Savings Bank, New York	2,897	3,295,091 76	3,903,813 63	533,318 73	52,250 00	36,903 80	34
Commonwealth Savings Bank of New York City	835	457,701 73	319,837 77	25,429 99	4,110 01	2,287 70	4
Dry Dock Savings Institution, New York	13,835	11,505,443 83	10,579,162 64	1,424,394 26	74,592 52	55,440 34	34
East River Savings Institution, New York	4,610	7,412,371 89	7,912,906 02	1,288,033 21	41,872 00	108,684 95	4
Emigrant Industrial Savings Bank, New York	20,546	33,205,894 93	29,247,777 07	5,463,276 07	177,845 72	292,507 01	34
Empire City Savings Bank, New York	4,296	1,740,944 49	1,645,392 09	139,000 84	18,418 32	22,501 30	34
Excelsior Savings Bank, New York	4,385	4,547,428 41	4,214,396 60	568,132 62	39,555 18	36,810 68	34
Franklin Savings Bank, New York	8,504	6,205,695 44	6,517,551 46	761,081 06	51,785 00	32,852 73	34
German Savings Bank, New York	22,162	20,551,412 70	22,326,061 51	3,464,243 15	119,357 72	174,949 59	4
Greenwich Savings Bank, The, New York	12,903	11,124,339 62	12,387,063 06	2,563,318 58	110,370 84	128,567 71	34
Harlem Savings Bank, New York	9,716	6,290,681 84	7,004,424 84	833,075 83	49,500 00	41,173 31	34
Irving Savings Institution, The, New York	2,618	3,627,022 06	3,745,049 64	734,420 50	30,442 00	31,075 59	4
Italian Savings Bank of the City of New York	3,755	2,185,302 53	2,209,448 42	137,525 86	14,978 30	18,921 31	34
Madison Lane Savings Bank, New York	914	656,536 40	535,729 71	50,791 18	4,370 50	3,901 44	34
Manhattan Savings Institution, The, New York	3,169	2,742,823 19	3,473,089 39	383,597 06	40,913 75	69,523 18	34
Metropolitan Savings Bank, New York	2,474	2,432,012 32	2,582,864 34	471,959 85	29,855 00	31,430 42	4
New York Savings Bank, New York	6,653	7,683,756 89	7,687,804 09	1,509,010 12	58,115 80	53,884 73	34
North River Savings Bank, New York	2,570	3,359,458 45	3,648,482 31	283,292 03	24,707 89	15,486 43	34
Seaman's Bank for Savings in the City of New York	12,548	12,704,964 00	14,068,119 67	2,943,657 88	80,572 50	121,840 82	34
Union Trust Savings Bank, New York	21,424	11,110,326 54	11,976,243 55	1,369,892 31	85,847 89	61,814 45	34
Union Square Savings Bank, New York	2,063	2,245,899 54	2,637,653 69	337,898 32	27,400 00	21,690 80	34
United Nations Savings Bank in the City of New York	2,069	1,780,538 58	1,967,382 23	163,487 02	14,089 00	7,385 93	34
Universal Savings Bank, The, New York	1,471	1,221,482 58	1,184,791 29	7,400 86	.....	3,880 33	34
West Side Savings Bank, New York	2,009	1,065,413 16	1,162,384 60	119,262 86	12,891 00	10,100 69	34
Total	210,487	\$197,418,431 18	\$206,463,865 90	\$32,542,143 33	\$1,440,626 58	\$1,737,413 68	.....

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport.	\$6,144,281 47	\$5,762,611 86	\$1,500 00	\$380,169 61	\$478,715 51	12,886	2,024
Niagara County Savings Bank, Niagara Falls.	1,913,100 90	1,830,511 30	5,903 99	76,680 61	80,864 99	6,514	2,396
Total.	\$8,057,382 37	\$7,593,123 16	\$7,403 99	\$456,850 22	\$559,580 50	19,390	4,420
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome.	\$2,487,086 78	\$2,388,599 05	.....	\$98,487 73	\$155,038 73	7,534	741
Rome Savings Bank, The.	3,850,989 54	3,451,826 20	.....	399,160 34	394,458 34	9,714	1,255
Savings Bank of Utica, The.	17,149,214 62	15,446,326 38	\$3,913 52	1,698,964 72	1,727,347 92	33,013	5,355
Total.	\$23,487,287 94	\$21,286,761 63	\$3,913 52	\$2,096,612 79	\$2,307,444 99	50,861	7,351
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse.	\$26,732,584 63	\$24,527,242 13	\$25,635 35	\$2,179,707 15	\$2,541,085 15	53,397	8,144
Shanawake Savings Bank.	1,273,461 29	1,175,441 48	.....	97,019 81	124,399 31	3,732	318
Syracuse Savings Bank.	15,044,307 69	13,215,817 84	14,549 27	1,814,540 58	2,268,910 58	26,015	3,335
Total.	\$43,049,953 61	\$38,918,501 45	\$40,184 62	\$4,091,267 54	\$4,934,395 04	83,034	11,797
ONTARIO COUNTY							
Genesee Savings Bank.	\$633,761 07	\$619,187 48	.....	\$14,573 61	\$17,968 61	4,884	1,640
OSAGE COUNTY							
Corwall Savings Bank, The, Cornwall-on-Hudson.	\$418,910 07	\$400,401 87	.....	\$18,508 20	\$27,453 20	1,359	178
Goshen Savings Bank.	1,907,713 14	1,439,166 47	.....	48,546 67	58,333 67	3,345	469
Middletown Savings Bank.	8,660,531 31	8,250,098 91	.....	396,732 40	393,088 72	13,778	1,820
Newburgh Savings Bank.	14,244,533 30	12,410,399 79	.....	1,834,133 51	1,778,022 81	18,667	1,362
Walden Savings Bank.	1,094,071 86	1,004,605 84	.....	90,066 02	108,474 02	3,231	417
Warwick Savings Bank, The.	1,403,100 56	1,325,360 54	.....	76,710 02	102,160 52	3,806	291
Total.	\$24,154,779 74	\$21,830,063 92	.....	\$2,324,716 83	\$2,437,832 64	42,975	4,247

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport.....	1,598	\$2,063,037 46	\$2,321,990 58	\$220,302 53	\$13,060 00	\$12,011 65	4
Niagara County Savings Bank, Niagara Falls.....	1,874	1,169,365 09	1,047,399 62	63,566 21	6,537 69	4,267 97	4
Total.....	3,442	\$3,232,402 55	\$3,369,390 18	\$283,868 74	\$19,597 69	\$16,279 62	.....
ORANGE COUNTY							
Ontario County Savings Bank, The, Rome.....	790	\$502,985 26	\$432,248 00	\$79,752 86	\$7,550 00	\$3,973 30	3 1/2
Rome Savings Bank, The.....	1,075	734,179 52	682,524 28	119,328 60	11,760 00	9,708 49	3 1/2
Savings Bank of Utica, The.....	4,878	3,250,976 87	3,857,970 23	632,065 97	27,043 23	43,737 08	3 1/2
Total.....	6,743	\$4,488,141 65	\$5,442,742 51	\$721,137 43	\$47,352 22	\$57,504 87	.....
ONEIDA COUNTY							
Oneida County Savings Bank, Syracuse.....	8,205	\$5,990,703 11	\$6,185,576 57	\$926,217 74	\$39,566 00	\$89,851 27	4
Shenandoah Savings Bank.....	274	452,847 33	627,282 87	43,656 10	6,300 00	2,574 39	4
Syracuse Savings Bank.....	3,191	3,375,884 16	3,436,387 88	600,647 37	27,430 00	44,963 77	4
Total.....	11,670	\$9,869,434 60	\$10,231,247 32	\$1,470,423 21	\$72,296 00	\$136,389 40	.....
ONTARIO COUNTY							
Genesee Savings Bank.....	1,177	\$526,994 98	\$401,766 23	\$38,534 37	\$4,134 50	\$1,841 86	3 1/2
ORANGES COUNTY							
Cornwall Savings Bank, The, Cornwall-on-Hudson.....	154	\$72,139 30	\$55,037 72	\$14,884 96	\$1,120 00	\$638 89	4
Green Savings Bank.....	432	318,299 16	320,828 76	83,239 57	4,500 00	2,135 99	4
Ridgely Savings Bank.....	1,428	1,137,754 02	1,098,163 30	194,667 28	10,680 00	9,750 03	4
Newburgh Savings Bank.....	1,616	1,433,748 56	2,047,091 80	474,837 06	26,860 00	21,097 43	4
Walden Savings Bank.....	326	248,655 64	274,728 26	36,288 61	2,800 00	2,120 93	3 1/2
Warwick Savings Bank, The.....	316	214,922 50	289,466 85	48,491 69	4,400 00	1,438 51	3 1/2
Total.....	4,301	\$3,425,429 08	\$4,115,319 69	\$822,469 17	\$51,000 00	\$37,179 40	.....

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
OSWEGO COUNTY							
Fulton Savings Bank	\$2,562,844 40	\$2,388,540 87	\$40 00	\$174,263 53	\$176,062 03	6,010	803
Oswego City Savings Bank	4,080,764 26	3,856,051 16	.....	224,713 10	264,001 04	7,890	1,248
Oswego County Savings Bank, Oswego	4,152,115 70	3,871,979 43	.....	280,136 27	285,070 98	6,506	1,111
Total	\$10,795,724 36	\$10,116,571 46	\$40 00	\$679,112 90	\$715,124 05	20,406	3,162
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	\$1,309,723 17	\$1,242,885 07	.....	\$66,838 10	\$65,363 01	2,836	519
QUEENS COUNTY							
College Point Savings Bank	\$1,644,583 78	\$1,523,873 56	.....	\$120,690 22	\$173,708 22	3,413	392
Jamaica Savings Bank	5,845,398 08	5,436,911 03	.....	408,487 05	441,679 64	11,062	1,656
Long Island City Savings Bank	8,783,184 73	7,944,332 50	.....	813,852 23	836,890 95	22,297	4,287
Queens County Savings Bank, Tuck, Flushing	4,049,010 03	3,771,670 74	.....	277,339 31	307,673 31	9,178	1,663
Total	\$20,297,067 49	\$18,676,787 83	.....	\$1,620,299 66	\$1,759,730 12	45,970	8,098
RENSSELAER COUNTY							
Troy Savings Bank	\$12,120,303 70	\$11,041,724 50	\$94,959 83	\$983,620 37	\$1,300,754 81	18,445	1,787
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	\$1,652,433 18	\$1,569,369 00	\$197 00	\$82,877 18	\$104,887 18	5,477	788
Staten Island Savings Bank, Stapleton	5,469,845 45	5,076,087 73	10,715 00	\$83,042 72	473,654 72	14,381	1,983
Total	\$7,122,278 63	\$6,645,446 73	\$10,913 00	\$476,919 90	\$578,541 90	19,868	2,771
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	\$978,235 20	\$931,072 07	.....	\$27,163 13	\$24,337 43	3,694	998
Schenectady County							
Schenectady Savings Bank	\$6,416,470 96	\$6,026,279 86	\$168 30	\$390,022 68	\$300,239 96	34,603	5,880
SARATOGA COUNTY							
Saratoga Falls Savings Bank, Tice	\$1,023,422 21	\$984,437 93	.....	\$38,984 28	\$71,703 76	3,149	650

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

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NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
OSWEGO COUNTY							
Fulton Savings Bank.....	919	\$770,106 06	\$380,499 07	\$30,514 12	\$5,519 93	\$5,799 23	4
Oswego City Savings Bank.....	1,213	936,896 54	1,101,318 83	148,359 30	8,090 00	7,343 50	4
Oswego County Savings Bank, Oswego.....	1,117	891,282 92	1,083,471 05	149,030 63	6,625 00	5,052 71	4
Total.....	3,249	\$2,597,985 52	\$3,016,288 95	\$387,904 05	\$20,194 93	\$18,155 44	.....
POTSDAM COUNTY							
Potdam County Savings Bank, Brewster.....	465	\$230,833 22	\$237,196 20	\$46,055 89	\$3,097 00	\$2,544 33	4
QUEENS COUNTY							
College Point Savings Bank.....	359	\$342,323 11	\$398,596 35	\$56,336 76	\$5,816 10	\$2,066 90	4
Jamaica Savings Bank.....	1,263	1,334,149 15	1,333,614 15	196,068 10	10,198 50	20,861 18	4
Long Island City Savings Bank.....	2,788	2,730,018 43	2,489,363 07	280,791 43	20,936 66	20,318 16	4
Queens County Savings Bank, The, Flushing.....	1,081	1,043,092 89	995,575 77	133,387 04	8,150 00	11,316 81	4
Total.....	5,491	\$5,439,583 58	\$5,267,149 34	\$667,623 32	\$45,101 26	\$54,543 05	.....
RENSSELAER COUNTY							
Troy Savings Bank.....	2,652	\$1,474,234 90	\$3,277,357 92	\$387,482 63	\$17,092 22	\$37,379 66	34
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton.....	559	\$638,780 04	\$638,068 58	\$54,973 96	\$5,825 00	\$4,081 80	4
Statens Island Savings Bank, Stapleton.....	1,265	1,573,927 49	1,502,076 89	182,000 57	20,046 66	17,215 98	4
Total.....	1,814	\$2,212,707 53	\$2,140,134 47	\$236,974 55	\$25,861 66	\$31,297 73	.....
St. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg.....	869	\$418,906 15	\$388,196 77	\$27,726 45	\$4,379 46	\$3,511 37	34
SCHENECTADY COUNTY							
Schenectady Savings Bank.....	4,927	\$2,468,154 42	\$3,165,184 68	\$257,305 79	\$26,475 00	\$13,066 16	34
SARASOTA COUNTY							
Sarasota Falls Savings Bank, The.....	553	\$340,549 71	\$329,425 54	\$24,239 09	\$3,991 61	\$1,845 25	4

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Concluded

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
SUFFOLK COUNTY							
Riverhead Savings Bank	\$7,067,827 96	\$5,976,980 64	.....	\$1,090,967 05	\$1,099,580 65	9,141	901
Sea Harbor Savings Bank	2,274,988 20	2,068,646 92	.....	208,651 28	232,780 28	4,221	356
Southold Savings Bank, The	5,019,100 76	4,829,069 18	.....	790,001 68	788,528 53	6,363	856
Union Savings Bank of Patchogue, The	3,045,746 83	2,805,588 13	.....	240,168 70	222,091 45	6,188	862
Total	\$18,007,483 48	\$15,680,314 87	.....	\$2,327,168 61	\$2,342,980 91	25,943	2,704
TOMPKINS COUNTY							
Ithaca Savings Bank	\$4,214,385 32	\$3,876,780 15	\$1,300 00	\$336,305 17	\$394,196 76	11,328	1,803
ULSTER COUNTY							
Ellenville Savings Bank	\$2,165,004 96	\$2,031,673 30	.....	\$133,931 65	\$142,673 99	6,019	500
Kingston Savings Bank	4,400,030 47	4,120,949 99	.....	270,080 48	294,896 78	6,499	757
New Paltz Savings Bank	2,005,724 74	1,894,456 33	.....	111,268 41	115,720 65	3,153	284
Rondout Savings Bank, Kingston	4,210,114 28	3,910,554 38	.....	299,559 90	312,430 80	7,063	973
Saugerties Savings Bank	2,267,246 95	2,066,657 62	.....	190,589 33	210,606 96	3,996	338
Ulster County Savings Institution, Kingston	5,436,477 86	5,200,544 74	.....	235,933 12	231,766 37	9,322	1,104
Total	\$20,475,199 25	\$19,224,836 36	.....	\$1,250,362 89	\$1,358,064 50	36,066	3,976
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	\$3,902,229 14	\$3,835,387 57	.....	\$366,891 57	\$428,403 57	5,727	743
Eastchester Savings Bank, Mount Vernon	3,057,765 71	3,000,433 93	.....	157,331 76	234,133 44	7,064	1,316
Greenburgh Savings Bank, The, Dobbs Ferry	449,963 29	602,193 56	.....	47,799 73	48,699 73	1,749	264
Home Savings Bank, The, White Plains	5,083,766 91	4,839,733 15	\$381 64	243,602 13	291,256 32	13,037	2,111
Peekskill Savings Bank	4,914,970 65	4,409,970 54	.....	505,006 11	544,003 58	8,678	773
People's Bank for Savings of New Rochelle, N. Y.	639,293 05	628,702 92	.....	10,590 13	21,725 43	3,550	824
People's Savings Bank of the Town of Yonkers	8,806,319 43	8,210,014 75	.....	596,304 63	585,534 04	17,394	2,970
Port Chester Savings Bank, The	4,120,592 83	3,856,573 41	.....	264,020 43	318,736 96	8,762	1,555
Union Savings Bank of Westchester County, The, Mamaroneck	839,238 89	778,909 88	.....	60,078 78	76,209 08	2,418	474
Westchester County Savings Bank, Tarrytown	4,811,113 23	4,061,067 83	280 00	750,025 50	757,640 50	9,770	6,733
Yonkers Savings Bank	9,741,065 53	8,570,042 54	.....	871,022 99	874,584 64	18,368	2,683
Total	\$46,566,354 53	\$42,693,049 08	\$631 64	\$3,872,673 81	\$4,210,936 31	94,019	14,432
Grand totals for the State	\$1,974,046,375 82	\$1,810,206,967 91	\$718,270 20	\$164,124,167 51	\$183,009,564 05	3,343,302	533,032

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NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
SURREY COUNTY							
Riverhead Savings Bank.....	722	\$873,909 36	\$973,164 29	\$235,521 86	\$13,792 97	\$21,750 41	41
Sag Harbor Savings Bank.....	326	345,526 10	406,852 14	77,907 27	4,800 00	5,620 27	4
Southold Savings Bank, The.....	358	601,937 08	688,504 73	190,741 70	10,269 00	16,264 29	41
Union Savings Bank of Patchogue, The.....	645	662,623 25	661,063 96	105,233 16	7,179 68	5,618 79	4
Total.....	2,051	\$2,481,996 39	\$3,730,615 14	\$607,705 99	\$36,041 65	\$49,253 76	.....
TOMPKINS COUNTY							
Ithaca Savings Bank.....	1,720	\$1,352,350 97	\$1,496,910 25	\$128,939 46	\$12,464 00	\$9,525 71	34
ULSTER COUNTY							
Ellenville Savings Bank.....	477	\$406,554 18	\$477,027 26	\$72,730 19	\$3,300 00	\$4,302 32	31
Kingston Savings Bank.....	798	717,542 53	859,069 88	154,756 46	6,000 00	6,522 29	4
New Paltz Savings Bank.....	310	229,843 45	306,012 28	72,450 79	3,714 50	3,384 81	4
Rondout Savings Bank, Kingston.....	938	778,640 87	868,470 68	146,208 69	6,399 68	8,128 84	4
Saugerties Savings Bank.....	358	339,649 39	432,315 17	77,747 16	2,400 00	4,575 04	4
Ulster County Institution, Kingston.....	1,155	938,965 70	1,083,656 74	194,841 21	8,400 00	9,044 44	4
Total.....	4,036	\$3,411,096 17	\$4,028,552 01	\$718,794 50	\$30,214 48	\$34,987 74	.....
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The.....	662	\$691,466 93	\$762,616 65	\$132,135 05	\$10,440 00	\$7,441 28	4
Beaumont Savings Bank, Mount Vernon.....	880	1,026,540 00	949,352 56	102,478 35	10,400 00	3,726 75	4
Greenburgh Savings Bank, The, Dobbs Ferry.....	212	175,376 56	170,830 34	21,846 08	2,980 00	1,828 32	4
Honda Savings Bank, The, White Plains.....	1,547	1,239,630 79	1,224,200 54	175,247 49	19,120 00	15,162 96	4
Pesckill Savings Bank.....	756	667,317 61	835,160 75	166,600 36	10,900 00	9,568 38	4
People's Bank for Savings of New Rochelle, N. Y.....	512	314,243 30	290,075 56	21,431 73	4,064 00	2,891 19	4
Port Chester Savings Bank, The.....	2,459	1,905,662 56	1,812,590 55	268,543 76	13,903 33	13,631 13	4
Union Savings Bank, The.....	1,281	943,521 78	866,577 69	138,390 10	8,500 00	5,314 15	4
Westchester County Savings Bank, The, Mamaroneck.....	379	241,553 91	239,777 67	27,683 27	3,800 00	2,182 54	4
Westchester County Savings Bank, Tarrytown.....	749	682,615 47	799,614 54	152,681 79	10,000 00	18,270 80	4
Yonkers Savings Bank.....	2,058	1,867,323 96	1,846,592 37	336,678 63	14,908 35	24,968 11	4
Total.....	11,505	\$9,725,175 87	\$9,767,798 16	\$1,563,716 61	\$109,025 68	\$105,001 61	.....
Grand totals for the State.....	460,312	\$412,502,363 32	\$429,908,102 58	\$85,194,623 26	\$2,245,985 27	\$3,643,919 49	.....

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1916

COUNTIES	Bonds and mortgages	PAR VALUE							
		United States bonds	District of Columbia bonds	New York State bonds	Bonds of other States	Bonds of cities in other States	Bonds of cities in this State	Bonds of counties in this State	Bonds of towns in this State
Albany.....	\$85,421,561.99			\$125,000	\$718,804	\$5,156,083.38	\$4,883,595.35	\$1,423,204.43	\$509,820.24
Bronx.....	9,777,931.42				34,000	481,400.00	1,167,545.00	107,000.00	15,101.00
Broome.....	4,293,818.89				150,000	451,000.00	1,920,700.00	418,000.00	53,050.00
Cayuga.....	6,224,074.00			50,000	258,000	321,000.00	879,232.85	70,000.00	20,000.00
Chemung.....	4,655,832.93					77,000.00	116,000.00	42,000.00	16,000.00
Columbia.....	1,698,866.00			25,000	7,000	765,000.00	923,503.25	402,900.00	6,900.00
Cortland.....	2,384,392.00			55,000	130,000	185,000.00	731,336.29		20,000.00
Dutchess.....	10,802,680.71	\$10,000			364,000	805,500.00	2,710,912.58		474,882.99
Erie.....	58,827,568.51				1,031,000	9,884,500.00	14,250,334.37		112,000.00
Greene.....	1,276,443.94			45,000	50,000	738,000.00	1,286,415.00		47,000.00
Jefferson.....	5,840,896.57				125,000	944,000.00	1,286,415.00		222,960.00
King.....	177,795,256.50			2,420,000	6,478,500	34,438,367.40	46,913,937.15	4,748,373.47	1,598,375.00
Madison.....	1,966,799.11				16,100	960,000.00	4,531,374.53	182,000.00	28,400.00
Montgomery.....	44,992,850.51	250,000	\$100,000	600,000	970,000	4,923,000.00	6,543,210.00	946,000.00	85,000.00
Nassau.....	3,425,961.00			20,000	28,000	11,000.00	753,850.00	240,095.56	95,300.00
New York.....	521,231,878.84	75,000		17,419,000	28,276,000	64,226,868.00	98,799,642.75	6,288,208.66	1,512,372.07
Niagara.....	4,921,624.00			300,000	100,000	113,000.00	4,433,390.58	15,000.00	140,918.26
Oneida.....	11,825,511.96			30,000	175,000	2,047,100.00	2,423,359.79	176,000.00	186,900.00
Ontario.....	26,624,887.84				100,000	1,400,000.00	4,135,000.00	200,000.00	87,200.00
Oranago.....	529,070.00					35,000.00	74,500.00		
Orleans.....	13,771,274.75			100,000	212,400	893,456.00	4,229,160.00	681,548.01	268,500.00
Putnam.....	6,145,679.45			32,000	35,000	384,500.00	922,243.30	56,573.75	231,836.58
Queens.....	616,410.19					17,000.00	183,987.17	20,000.00	24,625.00
Saratoga.....	10,715,900.00			45,000	75,000	1,230,850.00	2,675,134.10	529,667.60	206,000.00
Schenectady.....	2,932,350.00	100,000	10,000	204,000	800,000	2,699,000.00	2,245,193.85	397,000.00	
Schoharie.....	4,025,411.50			35,000	15,000	388,300.00	561,000.00	120,500.00	25,000.00
Schoharie.....	308,907.09				5,000	88,000.00	147,463.68	15,000.00	29,700.00
Schoharie.....	4,639,933.26				75,000	1,089,600.00	966,802.50	214,750.00	56,500.00
Schoharie.....	337,312.13				15,000	30,000.00	44,000.00	34,863.93	14,500.00
Schoharie.....	10,856,675.12			30,000	192,000	879,000.00	977,000.00	82,000.00	492,914.16
Schoharie.....	1,269,172.72	187,080		86,000	140,200	401,000.00	492,000.00	87,000.00	109,453.55
Schoharie.....	9,267,072.98			56,000	160,200	310,000.00	3,767,216.16	871,000.00	1,126,693.02
Schoharie.....	26,567,091.50	80,000	50,000	78,000	117,000	2,094,500.00	4,273,460.43	398,377.00	1,198,515.34
Total.....	\$1,043,225,012.46	\$642,080	\$160,000	\$21,795,000	\$40,194,004	\$137,431,224.78	\$213,605,080.68	\$20,331,320.00	\$8,985,265.21

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1916 — Continued

COUNTIES	PAID VALUES			Total per value of stocks and bonds	Original cost of stocks and bonds	Investment value of stocks and bonds	Estimated market value of stocks and bonds	Loans upon pledge of securities	Banking houses and lists at actual cash value
	Bonds of villages in this State	School district bonds	Railroad mortgage bonds						
Albany.....	\$1,781,235.54	\$399,625.23	\$18,338,000.00	\$32,880,368.17	\$34,051,240.04	\$33,817,592.78	\$31,468,556.63		\$899,148.78
Bronx.....	47,700.00	4,000.00	2,961,000.00	4,817,746.00	5,047,702.79	4,975,594.08	4,854,175.02		65,000.00
Broome.....	129,732.00	129,650.00	9,831,000.00	4,217,132.00	4,289,931.73	4,296,824.59	4,004,763.04	\$2,000.00	183,000.00
Cayuga.....	20,000.00	43,500.00	1,402,000.00	3,162,732.85	3,352,972.32	3,270,544.70	2,963,677.45		40,000.00
Chester.....	88,600.00	10,000.00	72,000.00	421,600.00	416,072.00	417,924.85	406,160.00		158,500.00
Columbia.....	368,849.94	50,700.00	884,000.00	3,433,853.19	3,534,874.84	3,491,040.17	3,248,515.80		1,929,792.19
Cortland.....	227,840.00	83,000.00	375,000.00	1,817,276.29	1,848,392.81	1,836,707.12	1,716,096.44	900.00	40,000.00
Dutchess.....	1,833,817.77	610,998.00	2,793,000.00	9,976,456.08	10,291,223.06	10,140,631.13	9,430,259.87	65,000.00	111,500.00
Erie.....	429,786.90	204,000.00	18,148,000.00	44,892,121.37	47,363,428.08	46,216,725.12	42,684,947.86	2,500.00	2,170,530.63
Greene.....	114,000.00	81,110.00	523,500.00	3,124,690.00	3,508,390.15	3,446,608.26	5,081,005.84		28,000.00
Jefferson.....	114,862.74	194,799.98	1,402,000.00	5,244,027.73	5,506,350.96	5,404,635.74	1,497,580.53		445,000.00
King.....	153,200.00	90,500.00	44,200.00	1,583,874.53	1,624,837.39	1,604,638.74	2,297,145.16		63,000.00
Madison.....	310,800.00	149,340.78	8,878,000.00	23,775,350.76	24,790,003.72	24,373,327.24	22,297,145.16		25,000.00
Montgomery.....	258,536.71	51,490.00	254,000.00	1,737,272.27	1,832,753.07	1,784,574.31	1,731,152.59		11,000.00
Nassau.....	8,000.00	98,200.00	348,000.00	714,700.00	737,108.26	724,567.36	697,096.00		389,849,826.72
New York.....	1,830,734.32	508,796.64	188,389,096.96	407,225,719.40	428,601,529.97	420,945,479.94	1,817,978.56		140,000.00
Niagara.....	212,000.00	132,400.00	714,000.00	1,920,708.84	1,978,196.66	1,950,192.70	8,617,576.45		1,036,519.00
Ontario.....	594,623.86	134,925.00	2,820,500.00	8,828,038.65	9,298,522.66	9,084,026.80	12,735,622.50		79,790.00
Orleans.....	88,000.00	58,150.00	7,480,000.00	13,878,750.00	14,228,800.05	13,987,183.29	8,327,548.48		82,812.50
Orange.....	43,500.00	205,400.00	96,000.00	3,454,414.01	3,826,725.72	3,779,183.49	3,512,419.38		159,000.00
Oswego.....	643,450.00	205,400.00	1,350,500.00	3,663,559.63	3,899,846.91	3,801,017.39	5,692,330.45		120,000.00
Putnam.....	714,050.00	268,050.00	979,300.00	5,680,835.38	5,864,033.58	5,771,531.23	7,010,361.14		56,192.47
Queens.....	228,849.00	69,250.00	20,000.00	7,149,701.80	7,448,465.82	7,344,465.63	8,241,598.19		70,000.27
Rensselaer.....	88,000.00	41,000.00	2,223,000.00	8,307,193.85	8,815,753.52	8,685,857.90	2,432,475.50		115,000.00
Richmond.....	132,500.00	173,897.50	977,000.00	2,437,093.50	2,472,947.68	2,453,076.03	2,498,185.26		40,000.00
St. Lawrence.....	42,190.00	38,300.00	132,000.00	2,920,152.80	2,972,789.20	2,931,788.89	3,814,635.92		368,500.00
Saratoga.....	214,100.00	34,000.00	275,000.00	2,446,026.80	2,509,702.30	2,493,937.47	1,530,309.45		115,000.00
Schenectady.....	1,300,538.38	897,980.00	579,000.00	4,940,430.54	5,130,719.60	5,090,027.18	2,498,185.26		100,000.00
Suffolk.....	1,447,988.40	837,550.00	297,000.00	2,536,076.80	2,709,493.40	2,623,790.50	2,498,185.26		368,500.00
Tompkins.....	1,046,796.01	677,825.70	460,000.00	9,354,671.89	9,572,567.66	9,450,944.42	14,974,613.93		
Ulster.....	2,885,011.10	1,124,012.50	3,097,000.00	15,312,876.45	15,768,369.94	15,681,348.42			
Westchester.....			3,097,000.00	15,312,876.45	15,768,369.94	15,681,348.42			
Total.....	\$20,595,681.94	\$5,524,085.31	\$394,374,206.96	\$766,638,128.88	\$1,084,763,840.80	\$790,080,327.82	\$737,631,246.58	\$180,600.00	\$19,771,060.36

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1916 — Continued

COUNTIES	Other real estate at actual cash value	Cash on deposit in banks and trust companies	Cash on hand	Total of collectible interest	Other assets	Total resources	Amount due depositions	Other liabilities	Surplus on estimated market value of stocks and bonds	Total liabilities
Albany.....	\$463,388 68	\$5,433,599 73	\$234,783 60	\$634,407 55	\$19,677 12	\$94,844,124 17	\$89,028,776 24	\$142,176 60	\$5,673,172 33	\$94,844,124 17
Barnes.....	51,863 28	1,230,236 11	145,411 56	102,235 73	21,776 62	16,192,727 54	15,262,332 65	.....	940,388 89	16,192,727 54
Brown.....	4,412 28	686,386 04	57,592 24	114,454 79	606 96	8,686,814 24	8,686,593 01	.....	428,222 23	9,228,814 24
Cayuga.....	4,076 00	899,195 85	86,238 36	90,575 43	22,419 14	10,512,155 92	9,791,701 90	766 74	719,637 28	10,512,155 92
Chemung.....	.....	103,228 89	2,968 50	5,482 40	.....	963,737 81	927,080 61	.....	56,547 20	963,737 81
Columbia.....	50,700 00	336,585 43	55,331 54	68,354 68	4,363 40	5,598,853 45	5,134,986 44	.....	463,855 01	5,608,833 45
Cortland.....	15,550 00	318,089 21	80,721 78	79,889 44	4,363 40	4,590,201 27	4,263,784 97	.....	326,416 30	4,590,201 27
Dutchess.....	9,776 41	943,619 23	142,013 37	265,907 36	55,034 77	21,323,691 62	20,483,663 70	28,435 54	1,341,412 38	21,823,691 62
Essex.....	326,586 47	8,028,734 70	631,178 33	1,112,746 79	19,018 60	113,605,573 45	106,563,846 29	.....	7,042,017 16	113,605,573 45
Greene.....	214,549 19	214,549 19	26,877 45	48,651 87	64,418 43	3,671,800 65	3,371,160 52	202 13	300,438 00	3,671,800 65
Jefferson.....	26,400 00	980,225 57	128,310 51	100,250 82	64,418 43	12,342,597 74	11,822,289 13	.....	520,208 61	12,342,597 74
Kings.....	1,214,893 50	23,244,721 60	1,548,495 66	3,341,486 67	74,738 92	324,031,665 35	303,742,843 17	6,133 19	30,252,689 06	334,031,665 35
Madison.....	2,651 00	257,420 46	17,457 69	61,634 86	7,788 92	3,843,080 27	3,564,986 37	234 00	276,810 00	3,843,080 27
Monroe.....	24,968 03	3,674,458 50	742,551 96	981,533 87	43,633 35	73,202,170 86	67,990,679 44	273,556 47	4,937,935 07	73,202,170 86
Montgomery.....	.....	463,501 41	43,418 96	68,471 39	.....	5,783,505 35	5,312,530 46	.....	480,964 89	5,783,505 35
Nassau.....	14,907 57	122,453 15	317 62	28,790 81	1,264 42	2,446,724 57	2,148,339 24	.....	198,385 23	2,446,724 57
New York.....	8,185,861 46	59,797,016 38	7,921,063 15	12,109,076 92	156,931 30	1,010,417,168 30	931,260,004 28	104,245 63	79,052,315 39	1,010,417,168 30
Niagara.....	84,339 03	914,656 19	104,356 64	89,656 13	34,771 43	8,057,382 37	7,583,123 16	7,408 99	456,850 22	8,057,382 37
Oneida.....	66,331 23	2,285,524 64	150,445 86	304,127 11	70,170 60	23,467,287 94	21,386,761 63	3,913 52	2,096,612 79	23,467,287 94
Ontario.....	11,948 71	1,805,204 17	207,065 82	551,413 27	76,062 30	43,449,653 61	38,918,501 46	40,164 63	4,091,267 54	43,049,653 61
Orleans.....	.....	111,048 19	3,735 73	8,636 66	5,545 49	933,761 07	891,187 46	.....	14,573 61	933,761 07
Oswego.....	151,250 00	1,422,521 10	80,830 32	293,404 62	14,200 78	24,154,779 74	21,830,082 92	.....	2,324,716 82	24,154,779 74
Otsego.....	2,000 00	651,187 47	83,090 98	185,837 07	38,568 41	10,765,724 38	10,116,871 46	40 00	626,712 92	10,765,724 38
Putnam.....	4,314 65	86,414 70	4,275 85	15,835 33	141 50	1,209,723 17	1,172,865 07	.....	46,858 10	1,209,723 17
Rensselaer.....	312,330 20	1,846,110 32	64,351 58	192,638 76	6,305 30	20,287,087 49	18,476,787 83	.....	1,820,299 66	20,287,087 49
Schenectady.....	.....	735,000 14	64,148 57	149,175 03	9,572 55	12,101,393 70	11,041,724 50	64,983 83	988,639 37	12,101,393 70
Schoharie.....	21,155 00	604,655 18	60,408 27	99,954 10	11,028 61	7,129,278 63	6,635,446 73	10,912 00	476,191 90	7,129,278 63
St. Lawrence.....	.....	60,197 49	831 45	7,879 79	.....	8,478,235 20	8,081,073 07	168 30	27,183 13	8,478,235 20
Saratoga.....	3,122 00	584,352 79	168,867 32	120,199 61	5,508 36	8,419,470 89	8,026,279 58	.....	390,023 68	8,419,470 89
Schoenau.....	11,456 19	120,623 18	5,861 29	11,943 29	12,762 72	1,023,423 21	994,437 93	.....	38,984 28	1,023,423 21
Suffolk.....	248,510 15	1,512,784 06	124,106 84	206,706 64	8,999 24	4,314,360 42	3,876,780 15	1,900 00	2,367,168 61	4,314,360 42
Tompkins.....	64,844 56	1,369,376 93	65,437 20	55,466 71	6,999 24	4,314,360 42	3,876,780 15	.....	3,366,206 17	4,314,360 42
Ulster.....	384,758 98	3,440,588 02	112,441 49	29,571 45	29,571 45	46,560,354 53	42,698,046 08	631 64	1,860,308 80	46,560,354 53
Washington.....	.....	.....	393,501 49	512,567 69	29,703 09	46,560,354 53	42,698,046 08	.....	2,872,673 81	46,560,354 53
Totals.....	311,706,343 56	\$124,506,726 84	\$13,466,021 41	\$32,003,906 00	\$503,550 30	\$1,074,046,375 02	\$1,819,206,087 01	\$716,270 20	\$154,124,167 51	\$1,974,046,375 02

COUNTIES	Surplus on par value of stocks and bonds	Number of accounts January 1, 1916	Number of accounts opened or closed during year 1915	Number of accounts closed during 1915	Amount deposited during the year 1915 not including dividends credited during that period	Amount withdrawn during year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915
Albany.....	\$6,983,488 11	131,563	21,329	18,394	\$19,493,667 15	\$20,161,241 16	\$3,343,157 43	\$145,784 99	\$166,941 92
Bronx.....	903,959 87	57,299	16,029	13,664	6,091,522 54	5,651,221 57	440,202 38	51,256 41	24,021 64
Brooklyn.....	640,601 19	33,028	6,974	6,404	4,370,967 25	4,491,390 38	281,584 12	24,134 07	28,439 09
Cayuga.....	896,842 68	23,159	3,266	3,093	2,923,569 87	2,875,402 73	356,366 11	26,173 23	18,143 99
Chemung.....	72,087 20	4,564	1,494	1,448	431,225 21	374,619 06	27,330 09	2,196 00	3,403 21
Columbia.....	549,192 40	10,774	1,658	1,475	1,010,832 50	1,319,301 43	181,063 66	8,925 00	8,218 06
Cortland.....	437,506 15	11,879	1,703	1,671	1,052,776 25	1,180,468 30	153,426 66	9,005 00	8,234 00
Dutchess.....	1,887,008 54	42,523	3,943	3,843	3,116,905 92	3,732,883 64	768,545 44	38,000 88	20,990 30
Dutchess.....	9,260,190 57	177,458	20,707	26,004	25,242,821 87	27,290,389 63	3,986,243 47	165,507 07	283,068 58
Essex.....	382,349 80	7,408	734	745	644,253 40	800,907 69	111,083 31	8,104 76	4,869 48
Jefferson.....	783,330 49	40,368	3,878	3,476	2,102,336 75	2,664,247 72	437,729 76	37,386 16	21,389 36
Kings.....	33,738,825 21	556,360	96,598	78,918	76,966,337 05	75,510,937 42	11,122,973 82	605,744 96	639,721 17
Madison.....	363,004 00	9,010	1,187	1,011	1,043,937 01	962,437 52	132,082 61	7,124 00	7,612 23
Monroe.....	6,416,140 67	14,741	27,398	21,232	14,938,162 66	16,083,953 56	2,691,089 43	186,835 40	124,108 06
Montgomery.....	487,074 57	14,730	1,968	1,746	1,394,043 35	1,569,112 18	170,449 13	12,160 00	11,263 10
Nassau.....	215,980 23	4,294	518	331	476,718 07	431,648 27	7,922 83	7,624 96	7,543 47
New York.....	96,438,208 07	1,451,969	237,028	210,457	197,418,431 18	206,483,865 96	33,542,143 33	1,440,626 56	1,737,413 68
Niagara.....	559,580 50	19,330	4,420	3,443	3,232,402 55	3,369,380 18	283,658 74	19,587 99	16,879 68
Oneida.....	2,307,444 99	50,861	7,351	6,743	4,458,141 65	5,412,742 51	721,137 43	47,252 23	57,504 87
Ontario.....	4,084,395 04	83,064	11,707	11,670	9,950,434 60	10,321,247 32	1,470,423 21	72,296 00	136,989 40
Ontario.....	17,988 61	4,864	1,646	1,177	528,924 98	401,786 23	28,534 37	4,134 50	1,841 86
Orange.....	2,437,533 64	42,975	4,247	3,249	3,425,459 08	4,115,319 69	822,404 05	81,004 93	37,179 40
Orange.....	715,124 05	20,406	3,163	2,249	2,597,965 53	3,015,288 95	387,909 16	20,194 93	18,155 44
Putnam.....	65,363 01	2,584	519	445	230,823 23	237,196 30	46,055 89	3,067 00	2,644 33
Queens.....	1,759,720 12	45,970	8,028	5,401	5,339,553 58	5,267,149 34	607,633 32	45,101 26	54,563 05
Richmond.....	3,307,764 81	18,445	1,787	2,632	1,474,234 90	2,277,337 92	337,433 63	17,092 22	27,379 68
Schenectady.....	678,541 90	19,843	2,771	1,814	2,312,707 53	2,440,134 47	236,974 55	25,881 66	21,297 73
Schenectady.....	34,337 43	3,604	986	1,849	388,195 77	388,195 77	27,728 45	4,379 40	2,511 37
Schenectady.....	500,239 94	34,043	5,880	4,927	2,498,915 15	3,165,184 69	257,303 79	26,475 00	13,086 16
Saratoga.....	74,703 76	3,149	660	559	240,540 71	230,425 54	34,239 09	3,991 61	1,845 25
Suffolk.....	2,243,980 91	25,943	3,704	2,051	2,461,948 39	2,730,615 14	607,703 99	36,041 85	46,233 76
Tompkins.....	394,196 76	11,328	1,833	1,720	1,353,589 97	1,496,910 28	128,939 46	12,464 00	9,535 74
Ulster.....	1,358,064 50	26,056	3,976	4,036	3,411,096 17	4,028,552 01	718,794 50	34,345 48	34,957 74
Westchester.....	4,210,936 31	94,019	14,432	11,605	9,723,175 87	9,767,798 16	1,563,716 61	169,085 66	166,661 61
Total.....	\$183,009,554 05	3,243,362	533,082	440,312	\$412,502,363 32	\$429,908,102 58	\$65,124,693 36	\$3,245,965 27	\$3,643,919 49

Statement relating to Savings Banks on the first day of January in each year from 1858 to 1916

YEAR	Deposits	Increase or decrease in deposits	Number of open accounts	Average of each account	Surplus on market value as reported	Per cent of each surplus to total deposits	Available fund, consisting of cash deposits and loans	Per cent of real-estate fund invested in real estate	Amount invested in real estate	Per cent of assets invested in real estate	Number of institutions reporting
January 1, 1858.	\$41,422,672	...	203,894	\$203.24	\$2,437,623	.0083	\$5,337,680	.1216	\$947,185	.0216	54
January 1, 1859.	48,194,847	\$6,772,175	220,074	269.47	2,472,668	.0013	6,208,234	.1284	1,072,545	.0212	57
January 1, 1860.	58,178,160	9,983,313	270,891	266.91	2,583,058	.0439	7,176,937	.1181	1,101,791	.0101	64
January 1, 1861.	67,440,397	9,262,237	300,963	224.28	2,949,196	.0477	9,312,865	.1323	1,643,305	.0148	71
January 1, 1862.	64,083,119	...	300,511	213.21	3,066,066	.0477	6,576,567	.1436	1,010,266	.0180	74
January 1, 1863.	76,538,183	12,455,064	347,184	220.45	3,846,102	.0503	13,308,695	.1664	1,111,470	.0138	71
January 1, 1864.	93,796,384	17,245,201	400,194	234.35	5,068,583	.0542	14,200,494	.1436	1,237,533	.0125	71
January 1, 1865.	111,737,763	17,951,379	456,408	244.82	7,560,174	.0579	16,249,239	.1381	1,314,498	.0110	73
January 1, 1866.	115,472,666	3,734,903	468,001	248.33	8,964,885	.0776	13,883,432	.1161	1,452,805	.0117	76
January 1, 1867.	131,769,074	16,296,408	488,501	270.10	9,965,441	.0749	19,160,281	.1383	1,737,020	.0132	86
January 1, 1868.	151,127,562	19,358,488	537,466	281.18	11,119,861	.0736	20,490,121	.1290	2,387,280	.0147	102
January 1, 1869.	169,808,678	18,681,116	586,556	288.51	12,086,216	.0712	19,871,982	.1092	2,753,834	.0150	110
January 1, 1870.	194,800,217	24,991,539	651,474	290.80	14,023,880	.0722	25,444,602	.1290	3,265,008	.0157	122
January 1, 1871.	230,749,408	36,389,191	712,109	324.03	14,253,397	.0618	30,301,071	.1236	4,140,681	.0169	136
January 1, 1872.	267,906,896	37,156,418	776,700	344.92	14,738,491	.0550	36,204,240	.1279	5,760,987	.0205	147
January 1, 1873.	285,286,621	17,380,806	822,642	346.79	19,776,864	.0683	34,049,096	.1115	6,468,430	.0212	150
January 1, 1874.	285,520,046	23,234,464	839,472	346.12	21,448,790	.0751	29,877,719	.0944	7,435,238	.0243	156
January 1, 1875.	303,936,649	18,416,564	872,498	348.35	24,310,086	.0800	30,152,413	.0919	8,598,861	.0262	158
January 1, 1876.	319,260,202	15,324,553	886,728	371.35	33,689,701	.1055	35,903,353	.0868	9,566,173	.0271	164
January 1, 1877.	316,677,285	...	849,639	372.73	34,176,603	.1079	24,540,305	.0697	10,367,704	.0266	160
January 1, 1878.	312,823,068	...	844,550	370.40	32,050,560	.1024	24,400,011	.0704	11,215,402	.0233	133
January 1, 1879.	296,074,639	...	810,017	369.22	34,583,263	.1155	21,302,643	.0687	**12,316,145	**0233	133
January 1, 1880.	319,258,501	20,183,863	864,456	369.22	34,731,953	.1089	26,039,503	.0735	10,430,579	.0264	136
January 1, 1881.	343,639,667	24,371,166	963,707	370.79	47,096,094	.1333	35,458,965	.0868	10,412,861	.0259	136
January 1, 1882.	357,532,863	34,203,226	1,036,106	374.23	55,044,766	.1419	43,536,884	.0862	9,527,517	.0215	127
January 1, 1883.	412,147,213	24,314,320	1,095,871	376.05	60,630,837	.1471	53,299,796	.1105	8,630,219	.0183	137
January 1, 1884.	437,087,001	18,933,797	1,147,598	378.54	68,009,559	.1577	49,581,595	.0903	8,428,767	.0166	137
January 1, 1885.	437,107,501	6,027,491	1,155,174	375.14	68,649,001	.1670	41,498,864	.0804	8,116,813	.0161	136
January 1, 1886.	457,030,240	19,942,740	1,201,072	375.33	77,262,880	.1690	41,168,092	.0778	8,204,215	.0153	133
January 1, 1887.	462,464,730	26,436,480	1,264,535	381.55	85,633,329	.1774	51,162,180	.0660	8,034,683	.0141	134

January 1, 1883.....	505,017,751	22,531,071	1,325,082	381 12	85,240,647	1,688	49,682,771	0641	7,736,103	0131
January 1, 1884.....	523,677,515	18,659,764	1,363,863	384 25	92,000,091	1757	46,983,383	0758	7,695,586	0125
January 1, 1885.....	550,066,657	26,380,142	1,420,997	387 10	94,601,800	1719	47,539,983	0737	8,140,408	0126
January 1, 1886.....	574,669,972	24,603,315	1,477,819	388 20	89,741,231	1581	55,866,127	0836	8,602,985	0128
January 1, 1887.....	588,428,420	13,755,446	1,516,289	388 07	87,317,105	1484	50,538,989	0747	9,623,173	0139
January 1, 1888.....	639,358,273	40,932,853	1,593,804	394 87	88,782,443	1410	57,925,149	0806	10,519,326	0146
January 1, 1889.....	617,089,448	††	1,685,155	388 50	91,574,451	1413	51,544,710	0731	11,428,689	0162
January 1, 1890.....	643,873,674	26,784,126	1,615,178	388 63	91,574,724	1422	50,547,892	0686	11,894,881	0161
January 1, 1891.....	691,764,503	47,800,979	1,905,327	407 93	90,845,321	1323	54,628,289	0849	13,088,915	0167
January 1, 1892.....	718,176,888	26,412,385	1,726,968	413 46	93,653,237	1303	52,719,071	0649	12,542,285	0154
January 1, 1893.....	766,684,916	48,508,028	1,805,280	424 09	102,426,163	1385	59,387,230	0688	14,268,766	0164
January 1, 1894.....	816,144,367	49,459,451	1,865,653	437 45	106,896,623	1209	64,024,505	0683	14,985,339	0162
January 1, 1895.....	887,480,650	71,336,283	1,981,371	447 91	111,920,290	1263	68,514,436	0655	15,705,165	0157
January 1, 1901.....	947,129,638	89,648,968	2,073,190	457 06	118,294,674	1249	74,661,217	0700	15,670,678	0146
January 1, 1902.....	1,014,305,357	67,176,319	2,174,511	466 45	116,764,992	1151	75,682,429	0668	15,197,776	0134
January 1, 1903.....	1,077,383,745	63,077,886	2,275,233	473 49	113,286,775	1081	77,284,031	0648	14,864,635	0124
January 1, 1904.....	1,131,281,943	53,898,200	2,365,583	478 23	107,049,076	0946	79,714,947	0643	15,348,049	0123
January 1, 1905.....	1,198,683,142	67,301,199	2,443,555	490 50	112,883,766	0941	81,086,557	0618	15,946,715	0121
January 1, 1906.....	1,292,258,896	93,775,724	2,569,779	502 90	112,834,434	0802	83,000,889	0590	15,416,408	0109
January 1, 1907.....	1,362,035,336	69,676,970	2,685,809	507 12	102,192,246	0750	88,346,580	0603	15,964,377	0108
January 1, 1908.....	1,380,399,090	18,363,254	2,721,447	505 37	83,245,375	0603	83,605,146	0638	16,485,287	0112
January 1, 1909.....	1,396,443,237	16,044,237	2,726,265	510 30	106,493,132	0755	95,536,973	0621	17,426,454	0113
January 1, 1910.....	1,433,449,494	87,006,167	2,831,380	523 93	106,835,540	0730	90,665,358	0554	18,421,648	0113
January 1, 1911.....	1,542,923,693	59,484,199	2,907,608	530 65	107,156,492	0694	97,982,559	0577	19,180,188	0113
January 1, 1912.....	1,619,115,648	76,181,955	2,987,535	541 98	116,272,546	0711	103,309,336	0580	21,525,436	0120
January 1, 1913.....	1,689,453,168	70,337,520	3,064,905	551 23	118,404,987	0700	102,812,552	0532	24,117,778	0129
January 1, 1914.....	1,741,907,466	52,244,298	3,143,444	554 07	116,799,006	0670	111,356,910	0878	26,200,643	0130
January 1, 1915.....	1,771,500,858	29,803,492	3,171,305	568 60	139,704,327	0788	123,569,704	0846	27,006,129	0141
January 1, 1916.....	1,819,206,937	47,706,079	3,243,363	580 90	154,124,167	0847	138,165,347	0899	31,477,403	0159

* Decrease, \$3,357,278. † Decrease, \$2,582,917. The amount of deposits January 1, 1876, of savings banks that failed during the year was \$5,097,310. There was, therefore, an increase in the aggregate of deposits of savings banks that continued business during 1876 amounting to \$2,514,393. ‡ Decrease, \$3,554,327. The amount of deposits January 1, 1877, of savings banks that failed during the year was \$2,078,218. The decrease in deposits of savings banks continuing business was \$1,776,000. § Decrease, \$13,743,419. The amount of surplus shown January 1, 1878, of savings banks that failed during the year was \$1,176,017. The decrease in deposits of savings banks continuing business was \$10,578,492. ¶ The amount of surplus shown January 1, 1879, was based upon market value of stocks and cost real estate, while the surplus of January 1, 1880, to and including January 1, 1914, is based upon market value of both stocks and real estate. I Upon this latter basis the surplus of January 1, 1876, is \$31,723,824, making a gain in surplus for the year of \$3,058,128. The surplus on January 1, 1915 and each succeeding year is based upon market value of stocks and actual cash value of real estate. ** Real estate was reported January 1, 1878, at cost, and January 1, 1880 to and including January 1, 1914, at estimated market value. On January 1, 1915, and each succeeding year it was reported at actual cash value. †† Decrease, \$12,268,825.

STATEMENT OF SECURITIES

*Held by the Superintendent of Banks in trust for the creditors of
and depositors with the trust companies and one investment company
of this State, January 1, 1916.*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Adirondack Trust Co., Saratoga Springs, New York City 3½ per cent.....		\$25,000 00
Albany Trust Co., The, Albany, New York City 3½ per cent.....		50,000 00
Astor Trust Co., New York, New York City 4½ per cent.....		125,000 00
Auburn Trust Co., Auburn, New York City 4½ per cent.....	\$30,000	
Auburn Trust Co., Auburn, New York City 4½ per cent.....	2,000	32,000 00
Bankers Trust Company of Buffalo, New York City 4½ per cent.....	\$100,000	
Bankers Trust Company of Buffalo, Buffalo City 4½ per cent.....	6,000	106,000 00
Bankers Trust Co., New York, New York City 4½ per cent.....		1,000,000 00
Broadway Trust Co., New York, Long Island City 3½ per cent.....	\$10,000	
Broadway Trust Co., New York, New York City 3 per cent.....	100,000	
Broadway Trust Co., New York, New York City 3½ per cent.....	40,000	
Broadway Trust Co., New York, New York City 4 per cent.....	17,000	
Broadway Trust Co., New York, United States 2 per cent.....	2,000	169,000 00
Brooklyn Trust Co., Brooklyn, New York City 3½ per cent.....	\$6,000	
Brooklyn Trust Co., Brooklyn, New York City 4½ per cent.....	150,000	156,000 00
Buffalo Trust Co., Buffalo, New York City 3½ per cent.....		60,000 00
Central City Trust Co., Syracuse, New York City 4½ per cent.....		50,000 00
Central Trust Co., New York, New York City 3 per cent.....	\$304,000	
Central Trust Co., New York, New York City 3½ per cent.....	38,000	340,000 00
Chemung Canal Trust Co., Elmira, New York City 3½ per cent.....	\$37,000	
Chemung Canal Trust Co., Elmira, Rochester City 3½ per cent.....	30,000	67,000 00
Citizens' Trust Co. of Fredonia, Jamestown City 4 per cent.....		20,000 00
Citizens' Trust Co. of Schenectady, New York City 3½ per cent.....		36,000 00
Citizens' Trust Co. of Utica, New York City 3½ per cent.....	\$30,000	
Citizens' Trust Co. of Utica, Utica City 4 per cent.....	8,000	38,000 00
Columbia Trust Co., New York, New York City 3 per cent.....	\$195,000	
Columbia Trust Co., New York, New York City 3½ per cent.....	40,000	235,000 00
Columbus Trust Co., Newburgh, New York City 3 per cent.....	\$25,000	
Columbus Trust Co., Newburgh, New York City 4 per cent.....	12,500	37,500 00
Commercial Trust Co., New York, New York City 4 per cent.....	\$100,000	
Commercial Trust Co., New York, New York City 4½ per cent.....	6,500	106,500 00
Commonwealth Trust Co., Buffalo, New York City 3½ per cent.....	\$50,000	
Commonwealth Trust Co., Buffalo, Buffalo City 3½ per cent.....	10,000	60,000 00
County Trust Co., The, White Plains, New York City 3½ per cent.....		25,000 00
Empire Trust Co., New York, bonds and mortgages.....		177,500 00
Equitable Trust Co. of New York, New York City 4½ per cent.....		310,000 00
Farmers' Loan & Trust Co., The, New York, New York City 4 per cent.....	\$100,000	
Farmers' Loan & Trust Co., The, New York, New York City 4½ per cent.....	50,000	150,000 00
Fidelity Trust Co. of Buffalo, The, Buffalo, New York City 3½ per cent.....		54,000 00
Fidelity Trust Co. of New York, New York City 4 per cent.....	\$100,000	
Fidelity Trust Co. of New York, New York City 4½ per cent.....	10,000	110,000 00
Fidelity Trust Co. of Rochester, New York City 3½ per cent.....	\$50,000	
Fidelity Trust Co. of Rochester, New York City 4 per cent.....	5,000	55,000 00
Franklin Trust Co., Brooklyn, New York City 3½ per cent.....		130,000 00
Fulton Trust Co., New York, New York City 4 per cent.....		106,000 00
Genesee Valley Trust Co., Rochester, County of New York 3.3 per cent.....	\$50,000	
Genesee Valley Trust Co., Rochester, New York City 4 per cent.....	5,000	55,000 00
Glens Falls Trust Co., Glens Falls, Middletown City 3½ per cent.....	\$20,000	
Glens Falls Trust Co., Glens Falls, New York City 3½ per cent.....	2,000	22,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—Continued

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Assuranty Trust Co. of New York, New York City 4½ per cent.	\$1,100,000	00
Cardian Trust Co. of New York City, New York State 4 per cent.	100,000	00
Hamilton Trust Co., Brooklyn, New York City 4½ per cent.	100,000	00
Hudson River Trust Co., Hudson, New York State 4 per cent.	25,000	00
Hudson Trust Co., New York, New York State 3 per cent.	\$5,000	
Hudson Trust Co., New York, New York City 3½ per cent.	110,000	
Iuguenot Trust Co., New Rochelle, New York City 3½ per cent.	\$10,000	
Iuguenot Trust Co., New Rochelle, New York City 4½ per cent.	20,000	
Ithaca Trust Co., Ithaca, New York State 4½ per cent.	\$7,000	
Ithaca Trust Co., Ithaca, New York City 3½ per cent.	10,000	
Ithaca Trust Co., Ithaca, New York City 4 per cent.	5,000	
Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent.	\$100,000	
Kings County Trust Co., Brooklyn, New York City 4 per cent.	10,000	
Laywers Title & Trust Co., New York, New York City 3½ per cent.	\$250,000	
Laywers Title & Trust Co., New York, New York City 4½ per cent.	200,000	
Lincoln Trust Co., New York, New York State 3 per cent.		110,000 00
Livingston County Trust Co., Geneseo, New York State 4 per cent.	\$15,000	
Livingston County Trust Co., Geneseo, New York State 4½ per cent.	5,000	
Madison County Trust & Deposit Co., Oneida, New York State 4 per cent.		20,000 00
Manufacturers Trust Co., Brooklyn, New York City 3½ per cent.		125,000 00
Metropolitan Trust Co. of the City of New York, New York City 3 per cent.	\$50,000	
Metropolitan Trust Co. of the City of New York, New York City 3½ per cent.	200,000	
Montgomery County Trust Co., Amsterdam, New York City 4½ per cent.		250,000 00
Mt. Vernon Trust Co., Mt. Vernon, New York City 3 per cent.	\$4,000	
Mt. Vernon Trust Co., Mt. Vernon, New York City 3½ per cent.	12,000	
Mt. Vernon Trust Co., Mt. Vernon, New York City 4½ per cent.	5,000	
Mt. Vernon Trust Co., Rensselaer City 4½ per cent.	1,900	
Mutual Trust Co. of Westchester County, New York City 3½ per cent.		22,900 00
Nassau County Trust Co., Mineola, New York City 4½ per cent.		34,000 00
New Rochelle Trust Co., New Rochelle, New York City 3½ per cent.		21,000 00
New York Life Insurance & Trust Co., The, New York, New York City 3½ per cent.	\$100,000	
New York Life Insurance & Trust Co., The, New York, New York City 4 per cent.	20,000	
New York Trust Co., New York, New York City 2½ per cent.	\$318,000	
New York Trust Co., New York, New York City 4½ per cent.	75,000	
Niagara Falls Trust Co., Niagara Falls, New York City 3½ per cent.	\$20,000	
Niagara Falls Trust Co., Niagara Falls, Niagara Falls City 4 per cent.	12,000	
Northern New York Trust Co., Watertown, New York State 4½ per cent.		32,000 00
Northport Trust Co., Northport, New York City 4½ per cent.		40,000 00
Olean Trust Co., Olean, New York City 4 per cent.		21,000 00
Orange County Trust Co., Middletown, New York City 4 per cent.		21,000 00
Peoples Trust Co. of Binghamton, Buffalo City 4 per cent.	\$20,000	
Peoples Trust Co. of Binghamton, New York City 4 per cent.	30,000	
Peoples Trust Co., The, Brooklyn, Brooklyn City 3½ per cent.	\$100,000	
Peoples Trust Co., The, Brooklyn, New York City 3½ per cent.	20,000	
Poughkeepsie Trust Co., Cohoes City 3½ per cent.	\$2,000	
Poughkeepsie Trust Co., New York City 4 per cent.	15,000	
Poughkeepsie Trust Co., Niagara Falls 4 per cent.	18,000	
Queens County Trust Co., Jamaica, New York City 3½ per cent.	\$5,000	
Queens County Trust Co., Jamaica, New York State 3 per cent.	100,000	
Rochester Trust & Safe Deposit Co., New York City 3½ per cent.		105,000 00
Rockland County Trust Co., Nyack, New York City 3½ per cent.	\$21,000	
Rockland County Trust Co., Nyack, New York City 4 per cent.	1,000	
Rockland County Trust Co., Nyack, New York City 4½ per cent.	3,000	
		25,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—*Continued*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Rome Trust Co., Rome, New York State 4 per cent.....	\$1,000 00	
Rome Trust Co., Rome, Rome City 4 per cent.....	10,000 00	
Rome Trust Co., Rome, school district 4.95 per cent.....	19,000 00	\$30,000 00
St. Lawrence Trust Company, Ogdensburg, New York City 4½ per cent.....		20,000 00
Salamanca Trust Co., Salamanca, New York City 3½ per cent.....	\$4,000 00	
Salamanca Trust Co., Salamanca, New York City 4½ per cent.....	15,000 00	
Salamanca Trust Co., Salamanca, Little Valley Village 4.95 per cent.....	4,190 40	23,190 40
Schenectady Trust Co., Schenectady, New York City 3½ per cent.....		35,000 00
Security Trust Co. of Rochester, Rochester City 3½ per cent.....	\$50,000 00	
Security Trust Co. of Rochester, New York City 4 per cent.....	10,000 00	60,000 00
Security Trust Co. of Troy, The, New York City 3½ per cent.....		38,000 00
Suffolk County Trust Co., Riverhead, New York City 4½ per cent.....		20,000 00
Syracuse Trust Co., Syracuse, New York City 3½ per cent.....		60,000 00
The Thrift, New York, New York City 4½ per cent.....	\$100,000 00	
The Thrift, New York, New York State 3 per cent.....	1,000 00	101,000 00
Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent..	\$50,000 00	
Title Guarantee & Trust Co., New York, New York City 3½ per cent.	499,500 00	549,500 00
Transatlantic Trust Co., New York, New York City 4½ per cent.....		100,000 00
Troy Trust Co., The, Troy, New York City 3½ per cent.....	\$30,000 00	
Troy Trust Co., The, Troy, Albany City 3½ per cent.....	10,600 00	40,600 00
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent.	\$15,000 00	
Trust Co. of Wyoming County, Warsaw, Buffalo City 3½ per cent..	5,000 00	20,000 00
Trust & Deposit Co. of Onondaga, Syracuse, New York City 3½ per cent.	\$54,000 00	
Trust & Deposit Co. of Onondaga, Syracuse, New York City 4 per cent.	2,000 00	56,000 00
Union Trust Co. of Albany, Albany City 3½ per cent.....	\$38,300 00	
Union Trust Co. of Albany, Albany City 4 per cent.....	16,500 00	54,800 00
Union Trust Co. of Jamestown, Jamestown City 4 per cent.....	\$26,000 00	
Union Trust Co. of Jamestown, Jamestown City 4½ per cent.....	5,000 00	31,000 00
Union Trust Co. of New York, New York City 3½ per cent.....	\$100,000 00	
Union Trust Co. of New York, New York City 4½ per cent.....	220,000 00	320,000 00
Union Trust Co. of Rochester, New York City 4½ per cent.....		55,000 00
United States Mortgage & Trust Co., New York, New York State 4½ per cent.		200,000 00
United States Trust Co. of New York, New York City 3½ per cent.....	255,000 00	
Utica Trust & Deposit Co., Utica, New York City 3½ per cent.....	45,000 00	
Weestchester Trust Co., Yonkers, New York City 3½ per cent.....	33,000 00	\$9,806,490 40

STATEMENTS

SHOWING THE

**Condition of the Trust Companies operating under the
Laws of this State**

ON

**March 19, 1915, June 23, 1915, September 25, 1915, and December
31, 1915**

I. THE ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS

EDGAR T. BRACKETT, *President.*

[473 Broadway; organized 1901]

FRANK G. HOWLAND, *Treasurer.*CHARLES C. BULLOCK, *Vice-President.*DOUGLASS W. MABEE, *Vice-President.*CHARLES C. VAN DUSEN, *Vice-President.*

DIRECTORS

GEORGE E. ADEE, CHARLES C. BULLOCK, BARTLETT B. GRIPPIN, DOUGLASS W. MABEE, JOHN K. WALBRIDGE,
 WILLIAM W. ALLERDICE, FRED H. BAKER, JOSEPH P. MCGIRR, HIRAM C. TODD, WILLIAM B. GAGE,
 EDGAR T. BRACKETT, WILLIAM B. MILLMAN, HARRY E. PETTEE, WINFIELD A. HUPPUGH, CHARLES C. VAN DUSEN.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....	\$26,800	\$27,100	\$27,100	\$230,213
Private securities, market value.....	1,091,933	1,108,176	1,180,523	1,175,407
Real estate owned.....	2,728	13,910	13,981	14,017
Mortgages owned.....	113,303	129,040	158,856	177,006
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	23,326	24,500	21,150	25,960
Loans and discounts secured by other collateral.....	287,546	299,293	300,775	380,902
Loans, discounts and bills purchased not secured by collateral.....	556,700	680,441	622,862	729,812
Overdrafts.....	318	321	92	90
Due from trust companies, banks and bankers.....	113,283	67,831	350,801	131,447
Specie.....	46,796	42,621	52,361	61,896
Legal tender notes and notes of national banks.....	40,110	24,980	52,911	40,400
Federal reserve notes.....	.....	2,980	8,150	5,500
Cash items.....	4,097	3,472	4,113	9,824
Customers' liability on acceptances (per contra, see Liabilities).....	6,500	6,500	.....	.....
Assets not included in any of the above heads.....	22,918	18,167	20,243	14,644
Total resources.....	\$2,330,358	\$2,410,342	\$2,813,018	\$2,007,118

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	132,187	137,139	137,097	170,249
Preferred deposits, viz.:				
Due New York State savings banks	25,000	25,000	25,000	25,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	51,917	43,691	42,541	41,987
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	2,500
Due depositors, not preferred	1,993,546	2,103,004	2,466,654	2,587,379
Due to trust companies, banks and bankers	2,196	6,365	17,444	2,000
Bills payable				60,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	6,500	6,500		
Other liabilities	20,012	22,643	20,182	8,003
Total liabilities	\$2,336,358	\$2,449,342	\$2,813,918	\$2,997,118

3. THE ALBANY TRUST COMPANY, ALBANY

[Broadway and State street; organized 1900]

CHARLES H. BISSIKUMMER, *President*.J. S. FRIEDMAN, *Vice-President*,GEO. C. VAN TUYL, Jr., *Vice-President*,ALONZO P. ADAMS, Jr., *Secretary*.PHILIP FITZ SIMONS, Jr., *Treasurer*,HORACE G. YOUNG, *Chairman of the Board*,
JAMES H. WALLACE, *Assistant Secretary*.

DIRECTORS

JOHN DON,

LOUIS W. EMERSON,

J. S. FRIEDMAN,

HORACE G. YOUNG,

JAMES R. WATT,

JOHN KURTZ, Jr.,

RANDALL J. LA BOUEE,

CHARLES V. MANN,

GUSTAVUS MICHAELIS,

CHAS. H. BISSIKUMMER,

JOSEPH A. MINST,

EDWARD N. MCKINNEY,

FRANK A. MCNAMEE,

MORRIS L. RYDER,

NEILE F. TOWNER,

EDWIN VAN WORMER,

PETER KEELER,

GEO. C. VAN TUYL, Jr.,

THOS. R. WARD, Jr.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$636,133	\$636,844	\$636,805	\$636,105
Private securities, market value.....	1,946,552	1,972,625	2,118,654	2,280,407
Real estate owned.....	318,073	318,073	318,073	318,073
Mortgages owned.....	282,268	247,700	249,200	280,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	81,721	50,466	49,081	61,259
Loans and discounts secured by other collateral.....	1,757,231	1,963,150	1,681,833	1,720,475
Loans, discounts and bills purchased not secured by collateral.....	1,569,574	1,436,651	1,259,433	1,332,452
Overdrafts.....	6	6	9	6
Due from trust companies, banks and bankers.....	1,578,935	1,943,744	2,433,862	2,071,913
Specie.....	220,524	220,677	246,717	196,694
Legal tender notes and notes of national banks.....	49,510	33,606	30,455	9,555
Federal reserve notes.....	.....	9,210	1,700	1,340
Cash items.....	27,669	30,448	26,933	89,740
Assets not included in any of the above heads.....	66,184	56,203	63,011	59,127
Total resources.....	\$8,483,370	\$8,919,402	\$9,115,706	\$9,087,346

LIABILITIES

Capital	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value)	295,032	298,594	299,556	312,928
Preferred deposits, viz.:				
Due New York State savings banks	830,860	787,530	820,246	824,769
Due New York State savings and loan associations, credit unions and land bank	8,728	7,002	10,091	11,496
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	70,623	80,783	83,330	110,641
Deposits by the State of New York	637,582	639,606	996,991	927,812
Deposits by the Superintendent of Banks of the State of New York	150,669	150,667	141,097	84,448
Other deposits secured by pledge of assets	131,065	125,000	126,629	124,935
Deposits otherwise preferred	1,987	318	1,734	309
Due depositors, not preferred	4,749,551	4,907,653	4,813,548	4,952,147
Due to trust companies, banks and bankers	1,151,749	1,436,411	1,371,314	1,264,775
Other liabilities	56,524	85,848	51,230	23,086
Total liabilities	\$8,483,370	\$8,919,402	\$9,115,766	\$9,037,346

3. ASTOR TRUST COMPANY, NEW YORK CITY

E. C. CONVERSE, *President*. [380 Fifth avenue; organised 1906 as New Netherland Trust Company] JAMES R. TROWBRIDGE, *Secretary*.
 ALEXANDER H. STEVENS, *Vice-President*, IRLAND S. STILLMAN, *Assistant Secretary*,
 RANALD H. MACDONALD, *Vice-President*, BARKLEY WYCKOFF, *Cashier*,
 THOMAS HILDT, *Vice-President*, CLIFFORD WILMURT, *Assistant Cashier*.

DIRECTORS

VINCENT ASTOR,	NICHOLAS BIDDLE,	CHARLES L. TIFFANY,	THEODORE N. VAIL,	ALBERT H. WIGGIN,
GEORGE F. BAKER,	HENRY J. COCHRAN,	ROBT. WALTON GOELET,	GATES W. MCGARRAH,	DANIEL G. REID,
STEPHEN BAKER,	THOMAS HILDT,	FRANCIS L. HINE,	CHARLES A. PEABODY,	DOUGLAS ROBINSON,
GEORGE B. CASE,	THOMAS COCHRAN,	RANALD H. MACDONALD,	D. E. POMEROY,	ARCHIBALD D. RUSSELL,
E. C. CONVERSE,	JOHN I. DOWNEY,	EDGAR L. MARSTON,	WILLIAM H. PORTER,	ALEXANDER H. STEVENS,
	M. FRIEDSAM,	H. K. TWITCHELL,	SEWARD PROSSER,	

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$356,468	\$352,037	\$350,269	\$660,038
Private securities, market value.....	9,200,608	9,885,183	10,590,192	11,914,026
Mortgages owned.....	1,130,000	1,100,000	1,090,000	1,271,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	193,621	193,621	203,021	54,750
Loans and discounts secured by other collateral.....	5,561,700	6,353,087	8,013,671	9,357,093
Loans, discounts and bills purchased not secured by collateral.....	4,451,332	4,616,392	4,190,035	4,084,139
Overdrafts.....	924	1,211	372	5,141
Due from trust companies, banks and bankers.....	3,341,302	2,407,785	3,237,012	2,348,158
Specie.....	1,361,429	1,687,319	1,872,117	2,370,038
Legal tender notes and notes of national banks.....	213,234	134,790	54,850	230,285
Cash items.....	400,882	902,115	423,288	1,455,187
Assets not included in any of the above heads.....	217,816	250,465	267,764	298,210
Total resources.....	\$20,420,316	\$27,884,015	\$30,202,561	\$34,018,503

LIABILITIES			
Capital.....	\$1,250,000	\$1,250,000	\$1,250,000
Surplus, including all undivided profits (market value).....	1,107,960	1,339,630	1,541,086
Preferred deposits, viz.:			
Due New York State savings banks.....	1,130,985	1,248,385	1,539,516
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	168,979	34,176	179,325
Deposits by the State of New York.....	550,000	.....	.....
Other deposits secured by pledge of assets.....	52,256	29,200	29,157
Due depositors, not preferred.....	21,012,397	24,404,777	27,507,964
Due to trust companies, banks and bankers.....	941,092	1,727,627	1,727,730
Other liabilities.....	215,947	258,766	243,785
Total liabilities.....	\$26,429,316	\$30,292,561	\$34,018,563

4. AUBURN TRUST COMPANY, AUBURN

RALPH R. KEELER, *President.*

[33 Genesee street; organized 1906]

GEORGE W. BENHAM, *Vice-President.*NEAL W. REMINGTON, *Secretary.*D. EDWIN FRENCH, *Vice-President.*

DIRECTORS

WILBUR B. BARNES,
 GEORGE W. BENHAM,
 JAMES C. BISHOP,
 GEORGE W. BOWEN,

THOMAS F. DIGNUM,
 FRANK A. ELDRIDGE,
 GURDON S. FANNING,
 D. EDWIN FRENCH,
 JOHN TABER,
 THOMAS H. GARRETT, Jr.,
 WILLIAM J. HENRY,
 PATRICK M. HEERON,
 RALPH R. KEELER.

SIDNEY J. WESTFALL,
 JOHN F. KINGSTON,
 JULIUS KRAFT,
 SANFORD G. LYON,
 HAROLD G. METCALF,
 DOUGLAS A. WHITE,
 HENRY D. NOBLE,
 NEAL W. REMINGTON,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	\$219,221	\$230,749	\$232,513	\$239,958
Private securities, market value	465,224	502,942	534,793	502,844
Mortgages owned	410,614	443,789	452,053	447,433
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	99,915	101,257	109,310	115,024
Loans and discounts secured by other collateral	493,332	496,890	512,977	520,539
Loans, discounts and bills purchased not secured by collateral	439,895	445,884	467,822	483,530
Overdrafts	19	51	35	107
Due from trust companies, banks and bankers	322,977	227,306	197,645	241,660
Specie	51,437	44,853	44,989	49,585
Legal tender notes and notes of national banks	42,620	38,732	24,767	23,494
Federal reserve notes . . . . .	.....	3,500	5,200	6,175
Cash items	6,671	8,028	5,301	13,173
Assets not included in any of the above heads	25,172	34,068	46,666	40,033
Total resources	\$2,577,097	\$2,678,049	\$2,634,071	\$2,683,555

LIABILITIES

Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	155,284	154,242	157,299	171,156
Preferred deposits, viz:				
Due New York State savings banks.....	36,988	61,883	64,095	65,646
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	9,710	9,216	6,245	9,577
Deposits by the State of New York.....	105,000	61,000	44,000	56,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	.....
Other deposits secured by pledge of assets.....	29,891	26,155	25,308	37,200
Due depositors, not preferred.....	2,066,105	2,075,737	2,139,818	2,182,436
Due to trust companies, banks and bankers.....	310	177	22,723	5,055
Other liabilities.....	18,809	34,629	19,583	6,485
Total liabilities.....	\$2,577,097	\$2,578,049	\$2,634,071	\$2,683,555

LIABILITIES

Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value)	191,134	220,070	280,327	346,350
Preferred deposits, viz.:				
Due New York State savings banks	390,092	491,321	528,114	690,120
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	23,408	25,477	43,316	21,829
Deposits by the State of New York	560,000	294,000	254,000	220,000
Other deposits secured by pledge of assets	224,000	663,000	694,000	250,000
Due depositors, not preferred	3,108,668	3,726,236	4,370,970	4,566,388
Due to trust companies, banks and bankers	289,491	385,330	341,975	402,424
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	130,000	375,000	625,000	625,000
Other liabilities	52,220	58,008	64,352	142,303
Total liabilities	\$5,969,013	\$7,238,442	\$8,152,054	\$8,273,414

6. BANKERS' TRUST COMPANY, NEW YORK CITY

(16 Wall street; organized 1903)

G. G. THOMSON, *Secretary*.SEWARD PROSSER, *President*.

F. N. B. CLOSE, *Vice-President*,
 D. E. POMEROY, *Vice-President*,
 W. N. DUANE, *Vice-President*,
 F. I. KENT, *Vice-President*,
 H. B. THORNE, *Vice-President*,

G. W. BENTON, *Treasurer*,
 R. H. GILES, *Assistant Treasurer*,
 H. W. DONOVAN, *Assistant Treasurer*,
 H. N. DUNHAM, *Assistant Treasurer*,
 H. F. WILSON, *Jr.*, *Assistant Secretary*,

P. D. BOGUE, *Assistant Secretary*,
 G. RICHARDS, *Assistant Secretary*,
 B. W. JONES, *Assistant Secretary*,
 I. MICHAELS, *Trust Officer*.

DIRECTORS

JAMES S. ALEXANDER,
 STEPHEN BAKER,
 SAMUEL G. BAYNE,
 EDWIN M. BULKLEY,
 EDMUND C. CONVERSE,
 F. N. B. CLOSE,
 WILLIAM NORTH DUANE,
 F. I. KENT,
 T. DAVIDT CUYLER,
 HENRY P. DAVISON,
 E. HAYWARD FERRY,

WALTER E. FREW,
 FREDERICK T. HASKELL,
 A. BARTON HEPBURN,
 FRANCIS L. HINE,
 EDGAR L. MARSTON,
 GATES W. MCGARRAH,
 CHARLES D. NORTON,
 HERBERT L. PRATT,
 DANIEL E. POMEROY,
 SEWARD PROSSER,
 DANIEL G. REID,
 EDWARD F. SWINNEY.

GILBERT G. THORNE,
 EDWARD TOWNSEND,
 H. K. TWITCHELL,
 ALBERT H. WIGGIN,
 SAMUEL WOOLVERTON,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.

Private securities, market value.

Real estate owned.

Mortgages owned.

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.

Loans and discounts secured by other collateral.

Loans, discounts and bills purchased not secured by collateral.

Overdrafts.

Due from trust companies, banks and bankers.

Specie.

Legal tender notes and notes of national banks.

Federal reserve notes.

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
\$13,421,152	\$12,432,860	\$11,615,295	\$10,945,080
25,866,812	29,998,736	32,683,445	43,851,570
4,386,634	4,386,634	4,386,634	4,386,634
2,759,000	2,351,000	2,283,000	2,162,000
108,303	189,961	272,464	201,765
86,973,150	98,177,272	124,137,659	150,386,954
23,318,244	17,138,534	14,593,445	18,278,200
55	675	7,424	3,763
22,772,018	27,261,176	27,319,349	23,555,704
13,147,106	18,170,041	16,767,882	20,608,832
10,000	227,405	131,280	570,170
	7,765		40,115

Cash items.....	2,847,448	4,278,391	1,751,905	17,044,091
Customers' liability on acceptances (per contra, see Liabilities).....	6,040,920	5,567,210	4,013,223	3,147,692
Assets not included in any of the above heads.....	1,134,207	2,276,995	2,283,657	2,389,550
Total resources.....	\$202,785,049	\$217,464,645	\$242,256,662	\$297,571,070
LIABILITIES				
Capital.....	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Surplus, including all undivided profits (market value).....	12,816,438	13,173,007	13,594,172	14,694,097
Preferred deposits, viz.:.....				
Due New York State savings banks.....	6,087,125	6,351,667	6,656,103	7,488,045
Due New York State savings and loan associations, credit unions and land banks.....	104	104	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	19,080,714	18,838,233	14,112,930	24,099,752
Deposits by the State of New York.....	397,000	.....	.....	.....
Deposits by the Superintendent of Banks of the State of New York.....	24,911	1,804	1,997	1,808
Other deposits secured by pledge of assets.....	1,186,011	1,182,098	1,102,025	1,039,952
Deposits otherwise preferred.....	45,165	46,291	39,679	31,895
Due depositors, not preferred.....	113,080,518	120,987,130	144,852,387	177,776,597
Due to trust companies, banks and bankers.....	33,067,116	39,701,180	46,806,138	58,892,426
Acceptances of drafts payable at a future date or authorised by commercial letters of credit.....	6,040,920	5,567,210	4,013,223	3,147,692
Other liabilities.....	959,027	1,615,921	1,078,008	398,806
Total liabilities.....	\$202,785,049	\$217,464,645	\$242,256,662	\$297,571,070

7. BROADWAY TRUST COMPANY, NEW YORK CITY

FREDERIC G. LEE, *President*.

[233 Broadway; organized 1902]

JOHN W. H. BERGEN, *Secretary*

M. M. BELDING, Jr., *Vice-President*,
 LOUIS S. QUIMBY, *Vice-President*,
 WILLIAM GAMBLE, *Vice-President*,
 ALEX. C. SNYDER, *Vice-President*,

JOHN WILLIAMS, *Treasurer*,
 ARTHUR P. SMITH, *Assistant Secretary*,
 FRANKLIN SCHENCK, *Assistant Secretary*,
 GEORGE F. GENTES, *Assistant Secretary*,

L. L. HOPKINS, *Assistant Secretary*,
 LEONARD F. MAYR, *Assistant Secretary*,
 GEORGE W. BERRY, *Assistant Secretary*,
 ROBERT L. SMITH, *Assistant Secretary*.

DIRECTORS

M. M. BELDING, HORACE HAVEMEYER,
 M. M. BELDING, Jr., MARTIN A. METZNER,
 EUGENE S. BENJAMIN, GEO. C. MEYER,
 WILLIAM C. BREED, J. L. REISS,
 JOHN H. FLAGLER, ELBRIDGE G. SNOW,

FRANK W. WOOLWORTH, W. O. JONES,
 CHARLES E. FINLAY, FREDERIC G. LEE,
 CRAIG COLGATE, ADAM K. LUKE,
 EMANUEL GERLI, LEWIS E. PIERSON,
 WALTER M. GLADDING, THEO. F. WHITMARSH.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,119,202	\$1,486,954	\$1,652,081	\$2,099,328
Private securities, market value.....	1,306,297	1,510,147	1,249,960	1,582,491
Real estate owned.....	145,376	136,246	128,219	122,350
Mortgages owned.....	797,255	830,960	759,500	765,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	159,175	255,947	291,224	318,428
Loans and discounts secured by other collateral.....	2,724,529	3,676,186	4,165,635	4,787,587
Loans, discounts and bills purchased not secured by collateral.....	8,314,265	7,242,535	8,188,194	8,346,968
Overdrafts.....	3,105	3,132	905	969
Due from trust companies, banks and bankers.....	4,102,571	3,270,276	3,170,650	4,105,999
Specie.....	1,236,025	1,972,873	1,885,033	1,894,660
Legal tender notes and notes of national banks.....	664,841	588,406	297,370	191,015
Federal reserve notes.....		20,000	130,830	43,045

Cash items.....	522,759	585,232	520,594	1,087,411
Customers' liability on acceptances (per contra, see Liabilities).....	95,592	163,703	91,522	533,696
Assets not included in any of the above heads.....	72,377	101,060	171,299	176,636
Total resources.....	\$21,293,069	\$21,842,756	\$22,683,616	\$26,147,143
LIABILITIES				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value).....	874,597	888,065	903,733	902,539
Preferred deposits, viz.:.....				
Due New York State savings banks.....	1,007,487	1,095,628	939,634	1,147,856
Due New York State savings and loan associations, credit unions and land bank.....	15,202	6,540	43,839	22,645
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	44,653	48,463	45,974	107,206
Deposits by the State of New York.....	50,000	30,000	10,000	30,000
Deposits by the Superintendent of Banks of the State of New York.....	30,000	30,000	20,000	10,000
Other deposits secured by pledge of assets.....	381,660	401,093	539,971	737,025
Deposits otherwise preferred.....	383	1,229	1,447	.....
Due depositors, not preferred.....	16,549,137	16,697,665	17,700,088	20,043,183
Due to trust companies, banks and bankers.....	631,867	869,932	760,682	1,147,702
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	101,022	155,749	120,009	390,543
Other liabilities.....	107,061	118,392	98,239	108,439
Total liabilities.....	\$21,293,069	\$21,842,756	\$22,683,616	\$26,147,143

8. BROOKLYN TRUST COMPANY, BROOKLYN

EDWIN P. MAYNARD, *President.*

[177 Montague street; chartered 1866]

WILLARD P. SCHENCK, *Secretary.*DAVID H. LANNAN, *Vice-President.*WILLIS McDONALD, Jr., *Vice-President.*HORACE W. FARRELL, *Assistant Secretary.*FREDERICK T. ALDRIDGE, *Vice-President.*AUSTIN W. PENCHORN, *Assistant Secretary.*C. O. BRINKERHOFF, *Assistant Secretary.*FRANK J. W. DILLER, *Vice-President.*HERBERT U. SILLECK, *Assistant Secretary.*

TRUSTEES

FRANK L. BABBOTT.

JOHN H. EMANUEL, Jr.,

WILLIAM A. JAMISON,

ALEXANDER M. WHITE,

WILLIS D. WOOD.

WALTER ST. J. BENEDICT.

GEORGE M. BOARDMAN,

DAVID H. LANNAN,

HOWARD W. MAXWELL,

SAMUEL W. BOOCOCK.

WILLIAM HESTER,

DAVID G. LEGGETT,

HAROLD I. PRATT.

WILLIAM N. DYKMAN.

FRANCIS L. HINE,

FRANK LYMAN,

WILLIS L. OGDEN,

EDGAR M. CULLEN.

J. H. WALLBRIDGE.

CLINTON L. ROSSITER,

HENRY F. NOYES.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collaterals.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.: Public securities, market value..... Private securities, market value..... Real estate owned..... Mortgages owned..... Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... Loans and discounts secured by other collateral..... Loans, discounts and bills purchased not secured by collateral..... Overdrafts..... Due from trust companies, banks and bankers..... Specie..... Legal tender notes and notes of national banks..... Federal reserve notes..... Cash items..... Assets not included in any of the above heads..... Total resources.....	\$2,931,196 10,880,779 666,718 1,581,950 701,086 7,918,044 4,241,241 1,430 4,176,185 2,035,739 438,850 428,066 284,880 \$36,286,164	\$3,464,706 12,726,085 762,878 1,584,000 518,711 8,041,000 3,594,837 908 4,537,783 1,912,119 316,320 30,175 825,592 358,781 \$38,673,895	\$4,592,562 13,535,951 936,327 1,751,450 490,511 6,098,875 3,931,637 1,970 3,541,439 1,891,584 446,195 13,215 147,365 398,678 \$37,767,709	\$6,512,521 15,327,492 837,022 1,627,375 485,711 7,095,463 2,761,772 1,458 5,798,773 1,943,928 305,245 19,830 1,001,259 351,061 \$44,069,408

LIABILITIES

Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value).....	3,361,036	3,468,840	3,605,640	3,730,746
Preferred deposits, viz.:				
Due New York State savings banks.....	2,640,799	2,710,726	2,452,002	2,861,397
Due New York State savings and loan associations, credit unions and land bank.....	5,354	5,628	5,613	5,133
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	946,540	2,082,089	1,663,154	4,393,905
Deposits by the Superintendent of Banks of the State of New York.....	3,191	5,000	5,000	5,000
Other deposits secured by pledge of assets.....	431,069	426,045	433,590	449,071
Deposits otherwise preferred.....	20,765	9,775	9,251	.....
Due depositors, not preferred.....	27,035,199	28,180,900	27,734,979	30,890,828
Due to trust companies, banks and bankers.....	20,126	15,229	24,395	27,346
Other liabilities.....	302,085	269,663	334,085	205,482
Total liabilities.....	\$36,286,164	\$38,673,895	\$37,767,709	\$44,068,908

9. BUFFALO TRUST COMPANY, BUFFALO
(Formerly Buffalo Loan, Trust and Safe Deposit Company)

ALFRED A. BERRICK, *President.*
L. FRANKLIN MESSER, *Vice-President.*
[449 Main street; chartered 1881]
OSCAR C. MILLER, *Assistant Secretary.*
THOS. R. WOLFE, *Assistant Secretary.*

MYRON S. HALL, *Secretary.*
FRANK R. COLLINS, *Trust Officer.*

TRUSTEES

ALFRED A. BERRICK, Wm. G. HOUCK, JOHN B. WINKLER, E. L. MILLER, VALENTINE P. YOUNG,
ARNOLD B. WATSON, CHARLES E. CLARK, EARL P. LOTHEROP, JOHN A. MILLER, EUGENE TANKE,
GEORGE P. URBAN, LINCOLN A. GROAT, L. FRANKLIN MESSER, FRANK P. PERSONS, GEORGE URBAN, Jr.,
GEO. C. LAUB, MYRON S. HALL, WILLIAM R. HUNTLEY, WILLIAM C. RUSSELL.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$64,800	\$96,487	\$96,550	\$98,350
Private securities, market value.....	751,330	880,820	1,000,882	1,183,027
Real estate owned.....	3,293	3,293	3,293	3,293
Mortgages owned.....	1,002,009	1,082,039	1,218,970	1,206,361
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	98,220	98,220	97,520	94,420
Loans and discounts secured by other collateral.....	1,291,663	1,470,911	1,526,870	1,552,105
Loans, discounts and bills purchased not secured by collateral.....	402,591	442,879	411,220	527,207
Overdrafts.....	11	41	5	56
Due from trust companies, banks and bankers.....	554,185	497,357	485,407	342,377
Specie.....	47,355	51,364	74,108	54,005
Legal tender notes and notes of national banks.....	74,736	52,411	22,000	84,635
Cash items.....	6,034	38,033	7,394	47,053
Assets not included in any of the above heads.....	53,352	48,625	64,935	41,087
Total resources.....	\$4,340,579	\$4,762,480	\$5,009,154	\$5,233,070

LIABILITIES

Capital.....	\$200,000	\$200,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	118,334	120,770	160,417	170,665
Preferred deposits, viz.:				
Due New York State savings banks.....	125,144	125,395	175,649	226,669
Due New York State savings and loan associations, credit unions and land bank.....	20,013	12,501	21,804	19,163
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	76,794	78,705	215,554	362,259
Deposits by the State of New York.....	113,000	110,000	75,000	75,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	49,626	120,910	142,454	124,754
Due depositors, not preferred.....	3,586,584	3,912,047	3,890,259	3,950,476
Due to trust companies, banks and bankers.....	18,633	4,295	6,732	14,320
Other liabilities.....	51,451	67,887	61,285	30,670
Total liabilities.....	\$4,349,579	\$4,762,480	\$5,009,154	\$5,233,976

10. CENTRAL CITY TRUST COMPANY, SYRACUSE

GEO. M. BARNES, *President.*
JOHN S. GRAY, *Vice-President.*

[East Washington street; Organized 1914]
W. SNOWDON SMITH, *Vice-President.*

CHAS. E. CHAPPELL, *Vice-President.*
L. D. HOLMES, *Secretary.*

DIRECTORS

ANTON V. ALTMANN,
GEO. M. BARNES,
FRANK R. CANDEE,
CHARLES E. CHAPPELL,
D. RAYMOND COBB,
CHARLES E. COONEY,

T. FRANK DOLAN,
JOHN S. GRAY,
H. E. HESSLER,
EMIL M. KOTZ,
JAMES LANZETTA,
Wm. G. LAFHAM,

Wm. F. RAFFERTY,
WILLIAM RUBIN,
ALBERT E. MCCHESNEY,
EDWARD SCHOENECK,
FREDERICK MARTY, Sr.,
CHAS. H. SKIFF,
W. SNOWDON SMITH,
FRANK W. TRAUGOTT.

CHAS. F. TUPPEN,
WILLIAM L. WALLACE,
DOUGLAS A. WHITE,
LOUIS WILL,
ERNEST A. YOUNG,

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$49,875	\$49,750	\$109,062	\$171,212
Private securities, market value.....	151,146	167,045	109,860	104,802
Mortgages owned.....	259,100	258,600	258,600	258,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	23,900	44,300	42,650	41,375
Loans and discounts secured by other collateral.....	234,704	295,592	390,841	493,889
Loans, discounts and bills purchased not secured by collateral.....	532,136	609,196	673,890	786,532
Overdrafts.....	1	9	15	19
Due from trust companies, banks and bankers.....	172,206	193,279	244,213	241,792
Specie.....	6,904	8,414	25,138	10,145
Legal tender notes and notes of national banks.....	41,931	38,520	47,631	52,927
Cash items.....	4,355	3,104	4,752	22,323
Assets not included in any of the above heads.....	14,732	18,901	21,390	19,175
Total resources.....	\$1,490,990	\$1,090,710	\$1,088,042	\$2,201,791

LIABILITIES

Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value)	291,294	299,266	299,802	313,976
Preferred deposits, viz.:				
Due New York State savings banks	50,000	75,000	75,000	75,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	5,575	5,563	5,769	5,859
Deposits by the State of New York	100,000	200,000	178,162	150,300
Due depositors, not preferred	736,582	770,145	1,117,166	1,352,856
Due to trust companies, banks and bankers	1,051	22,602	1,794	942
Other liabilities	7,488	14,134	10,349	2,858
Total liabilities	\$1,490,990	\$1,686,710	\$1,988,042	\$2,201,791

II. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY

[54 Wall street; organized 1873]

J. N. WALLACE, *President.*

E. F. HYDE, *Vice-President.*

D. OLCOTT, *Vice-President.*

F. B. SMIDT, *Vice-President.*

G. W. DAVISON, *Vice-President.*

OSCAR L. COLES, *Assistant Secretary.*

M. FERGUSON, *Secretary.*

C. P. STALLKNECHT, *Assistant Secretary.*

FREDERIC J. FULLER, *Assistant Secretary.*

H. O. HOLT, *Assistant Secretary.*

TRUSTEES

G. MACCULLOCH MILLER, JAMES N. WALLACE,

JAMES N. JARVIE, JAMES C. BRADY,

WILLIAM A. READ, CORNELIUS N. BLISS, Jr.,

DUDLEY OLCOTT, E. FRANCIS HYDE,

JACOB H. SCHIFF,

HENRY EVANS

DUDLEY OLCOTT, 2d.,

MILTON FERGUSON,

GEORGE W. DAVISON.

CHARLES LANIER,

AUGUSTUS D. JUILLIARD,

HENRY D. BABCOCK,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.

Private securities, market value.

Real estate owned.

Mortgages owned.

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.

Loans and discounts secured by other collaterals.

Loans, discounts and bills purchased not secured by collateral.

Overdrafts.

Due from trust companies, banks and bankers.

Specie.

Legal tender notes and notes of national banks.

Federal reserve notes.

Cash items.

Customers' liability on acceptances (per contra, see Liabilities).

Assets not included in any of the above heads.

	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.	\$9,834,088	\$9,427,598	\$10,614,715	\$15,603,955
Private securities, market value.	24,280,685	27,264,856	29,490,979	33,056,986
Real estate owned.	1,286,635	1,342,178	1,396,611	1,385,168
Mortgages owned.	431,064	443,893	429,893	429,893
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.	224,100	244,849	241,322	201,175
Loans and discounts secured by other collaterals.	40,965,809	48,817,498	49,835,138	50,627,293
Loans, discounts and bills purchased not secured by collateral.	11,436,128	7,572,639	5,519,879	8,738,232
Overdrafts.	68	970	756	.....
Due from trust companies, banks and bankers.	19,173,262	28,952,197	42,805,691	72,849,400
Specie.	9,590,012	10,907,564	10,771,641	12,036,440
Legal tender notes and notes of national banks.	95,200	30,500	130,000	165,430
Federal reserve notes.	1,643	33,560	38,000	80,200
Cash items. ....	.....	72	1,243	40,090
Customers' liability on acceptances (per contra, see Liabilities).	1,500,000	1,500,000	250,000	1,000,000
Assets not included in any of the above heads.	844,672	1,264,401	1,210,107	1,325,608
Total resources.	\$119,613,306	\$137,811,705	\$162,726,876	\$197,189,870

LIABILITIES

Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value).....	16,279,953	16,322,575	16,326,366	17,502,200
Preferred deposits, viz.:				
Due New York State savings banks.....	215,636	215,636	218,842	222,149
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	953,000	884,404	959,073	1,388,625
Deposits by the Superintendent of Banks of the State of New York.....	1,177	924	936	736
Due depositors, not preferred.....	86,807,400	93,751,828	108,001,071	150,373,470
Due to trust companies, banks and bankers.....	9,910,856	20,444,358	22,890,356	23,501,664
Acceptance of drafts payable at a future date or authorised by commercial letters of credit.....	1,500,000	1,500,000	250,000	1,000,000
Other liabilities.....	975,344	1,692,040	1,079,231	501,026
Total liabilities.....	\$119,643,366	\$137,811,765	\$152,725,875	\$197,489,870

LIABILITIES

Capital.....	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits (market value).....	532,537	556,162	548,547	573,165
Preferred deposits, via:.....				
Due New York State savings banks.....	26,517	60,206	31,796	92,042
Due New York State savings and loan associations, credit unions and land bank.....	15,912	3,865	3,881	11,458
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	89,700	55,879	8,940	21,372
Deposits by the State of New York.....	315,000	405,000	325,000	275,000
Other deposits secured by pledge of assets.....	24,636	24,482	52,543	52,738
Due depositors, not preferred.....	4,235,103	4,358,680	4,537,901	4,502,346
Due to trust companies, banks and bankers.....	35,749	13,666	4,341	39,308
Other liabilities.....	96,352	107,919	98,947	82,213
Total liabilities.....	\$5,970,556	\$6,185,859	\$6,211,896	\$6,249,642

13. CITIZENS' TRUST COMPANY OF FREDONIA, FREDONIA

(1 East Main street; organized 1906)

E. L. COLVIN, *President.*S. H. ALBRO, *Vice-President.*F. W. CASE, *Vice-President.*

S. H. ALBRO,

F. M. ROESCH,

F. L. SACKETT,

G. T. HAMMOND,

W. M. BLACKSTONE,

DIRECTORS

B. BELDEN,

L. ROESCH,

F. W. CASE,

H. L. CUMMING,

F. L. SACKETT, *Secretary.*H. L. CUMMING, *Cashier.*H. G. WOOD, *Assistant Cashier.*

F. MERZ,

J. M. ZAHM,

R. W. WRIGHT,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.: Public securities, market value.....	\$68,122	\$66,122	\$74,097	\$87,312
Private securities, market value.....	137,688	136,663	127,330	185,572
Real estate owned.....	27,000	27,000	27,000	27,000
Mortgages owned.....	77,866	78,416	81,224	82,179
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	28,986	38,800	37,500	32,800
Loans and discounts secured by other collateral.....	97,900	100,428	90,935	74,000
Loans, discounts and bills purchased not secured by collateral.....	215,438	190,138	215,790	197,157
Overdrafts.....	138	568	266	317
Due from trust companies, banks and bankers.....	43,412	64,084	65,983	87,432
Specie.....	14,161	15,739	11,681	15,076
Legal tender notes and notes of national banks.....	12,000	10,000	10,000	13,000
Federal reserve notes.....	.....	.....	500	1,000
Cash items.....	853	666	1,199	2,148
Assets not included in any of the above heads.....	5,402	3,503	6,002	2,002
Total resources.....	\$728,966	\$732,127	\$740,507	\$800,905

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	54,573	56,286	57,322	59,349
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	10,740	4,848	9,754	9,197
Deposits by the State of New York.....	15,000	15,000	15,000	15,000
Deposits by the Superintendent of Banks of the State of New York.....	5,281	5,254	5,199	5,199
Other deposits secured by pledge of assets.....	523,614	530,674	553,166	611,359
Due to trust companies, banks and bankers.....	2,175	883	365	188
Bills payable.....	10,000	10,000	.....	.....
Other liabilities.....	7,603	9,202	8,701	6,703
Total liabilities.....	\$728,966	\$732,127	\$749,507	\$806,995

14. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

WM. G. SCHERMERHORN, *President*. [434 State street; organised 1908 as Security Trust Company] WM. G. SHAIBLE, *Secretary*.
 JAMES W. YELVERTON, *Vice-President*, GEORGE W. FEATHERSTONHAUGH, *Vice-President*. FRANK D. KING, *Assistant Secretary*.

DIRECTORS

JOHN ALLEN,	G. W. FEATHERSTON-	JAMES B. MCKAIN,	N. I. SCHERMERHORN,
CLEMENT W. BAILEY,	HAUGH,	WILLIAM G. NICKLAS,	WILLIAM G. SHAIBLE,
HENRY S. DFOREST,	JOHN F. HORMAN,	ALVIN J. QUACKENBUSH,	CHARLES S. SMITH,
LOUIS FAUST,	HENRY HORSTMAYER,	WM. G. SCHERMERHORN,	MARTIN P. SWART,
JOHN C. VAN VOAST,	CHARLES F. VEEDER,	ABRAM G. VEEDER,	JAMES W. YELVERTON.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$190,925	\$186,944	\$187,514	\$193,717
Private securities, market value.....	969,512	962,363	950,492	930,953
Mortgages owned.....	148,700	146,950	151,400	158,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	57,999	54,643	66,259	66,306
Loans and discounts secured by other collateral.....	223,839	158,774	132,100	151,341
Loans, discounts and bills purchased not secured by collateral.....	961,649	958,221	1,021,690	951,927
Overdrafts.....	30	109	68	39
Due from trust companies, banks and bankers.....	321,582	355,163	374,060	286,528
Specie.....	24,239	35,693	36,574	25,583
Legal tender notes and notes of national banks.....	104,548	154,447	121,697	132,022
Cash items.....	13,124	8,090	19,062	23,283
Assets not included in any of the above heads.....	35,220	36,105	37,619	32,807
Total resources.....	\$3,051,365	\$3,057,502	\$3,068,535	\$2,952,511

LIABILITIES

Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value)	265,240	271,569	280,565	289,826
Preferred deposits, viz.:				
Due New York State savings banks	47,553	57,707	58,628	59,663
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,579	2,451	2,261	4,032
Deposits by the State of New York	80,000	80,000	69,000	67,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets	33,223	33,325	32,688	31,741
Due depositors, not preferred	2,442,970	2,414,759	2,476,383	2,336,851
Other liabilities	19,794	37,691	19,010	3,398
Total liabilities	\$3,051,365	\$3,087,502	\$3,098,535	\$2,952,511

14. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

WM. G. SCHERMERHORN, *President*. [434 State street; organised 1906 as Security Trust Company] WM. G. SHAIBLE, *Secretary*.
 JAMES W. YELVERTON, *Vice-President*, GEORGE W. FEATHERSTONHAUGH, *Vice-President*. FRANK D. KING, *Assistant Secretary*.

DIRECTORS

JOHN ALLEN,	G. W. FEATHERSTON-	JAMES B. McKAIN,	N. I. SCHERMERHORN,
CLEMENT W. BAILEY,	HAUGH,	DAYTON L. KATHAN,	WILLIAM G. SHAIBLE,
HENRY S. D-FOREST,	JOHN F. HORMAN,	ALBERT J. LEVI,	WILLIAM G. SHAIBLE,
LOUIS FAUST,	HENRY HORSTMAYER,	W. DEWEY LOUCKS,	ALVIN J. QUACKENBUSH,
JOHN C. VAN VOAST,	CHARLES F. VEEDER,	JOHN McDERMOTT,	CHARLES S. SMITH,
		WM. G. SCHERMERHORN,	MARTIN P. SWART,
		ABRAM G. VEEDER,	JAMES W. YELVERTON.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$190,925	\$186,944	\$187,514	\$193,717
Private securities, market value.....	969,512	962,363	950,492	930,953
Mortgages owned.....	148,700	146,950	151,400	158,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	57,999	54,643	66,259	66,306
Loans and discounts secured by other collateral.....	223,839	158,774	132,100	151,341
Loans, discounts and bills purchased not secured by collateral.....	961,649	958,221	1,021,690	951,927
Overdrafts.....	30	109	68	39
Due from trust companies, banks and bankers.....	321,582	355,163	374,060	286,528
Specie.....	24,239	35,693	36,574	25,583
Legal tender notes and notes of national banks.....	104,546	154,447	121,697	132,022
Cash items.....	13,124	8,090	19,062	23,283
Assets not included in any of the above heads.....	35,220	36,105	37,619	32,807
Total resources.....	\$3,051,365	\$3,057,502	\$3,098,535	\$2,952,511

LIABILITIES

Capital.....	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	289,826	280,565	289,826
Preferred deposits, viz.:			
Due New York State savings banks.....	47,553	57,707	59,663
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,579	2,451	4,032
Deposits by the State of New York.....	80,000	80,000	67,000
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	33,229	33,325	31,741
Due depositors, not preferred.....	2,442,970	2,414,759	2,336,851
Other liabilities.....	19,794	37,691	3,398
Total liabilities.....	\$3,051,365	\$3,057,502	\$2,952,511

15. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

[92 Seneca street; organized 1903]

W. I. TABER, *President*.W. T. DUNMORE, *Vice-President*.EDGAR B. ODELL, *Vice-President*.F. H. DOOLITTLE, *Secretary*.G. LYNN MARIOTT, *Treasurer*.

DIRECTORS

GEORGE B. ALLEN,
JACOB AGNE,
B. K. BROWN,
JOHN L. MAHER,

JOHN CARSTENSEN,
GEORGE G. CLARABUT,
W. T. DUNMORE,
T. HARVEY FERRIS,

WILLIAM E. LEWIS,
JOHN M. ROSS,
C. SAUTTER, Jr.,
F. H. DOOLITTLE,

E. B. ODELL,
W. H. ROBERTS,
ARTHUR HIND,
FRED W. SESSIONS,

HERBERT T. DYETT.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
Private securities, market value.....
Real estate owned.....
Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
Loans and discounts secured by other collateral.....
Loans, discounts and bills purchased not secured by collateral.....
Overdrafts.....
Due from trust companies, banks and bankers.....
Specie.....
Legal tender notes and notes of national banks.....
Federal reserve notes.....
Cash items.....
Customers' liability on acceptances (per contra, see Liabilities).....
Amounts not included in any of the above heads.....

Total resources.....

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
\$261,187	\$235,348	\$309,847	\$339,327
1,065,167	1,237,995	1,272,606	1,439,061
368,735	395,373	410,615	414,195
410,877	416,887	408,574	441,067
445,130	555,093	393,803	378,818
1,486,227	1,524,484	1,643,845	1,825,320
2,154,668	2,218,620	2,333,305	2,325,794
1,320	1,045	1,007	571
645,594	410,784	335,881	495,979
199,000	151,000	154,000	150,000
123,368	139,918	111,752	202,098
.....	.....	.....	300
20,144	14,182	20,671	27,162
.....	.....	57,000	97,005
61,965	75,900	71,285	69,998
\$7,241,372	\$7,476,420	\$7,524,101	\$8,200,085

LIABILITIES					
Capital.....	\$498,500	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	549,913	501,296	518,220	518,220	556,504
Preferred deposits, viz.:					
Due New York State savings banks.....	110,709	110,175	112,000	112,000	113,960
Due New York State savings and loan associations, credit unions and land bank.....	592	502	8,513	8,513	3,477
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	54,154	63,961	19,592	19,592	19,012
Deposits by the State of New York.....	100,000	190,000	125,000	125,000	140,000
Deposits by the Superintendent of Banks of the State of New York.....	16,876	16,876	17,127	17,127	17,386
Deposits otherwise preferred.....	40,080	94,388	66,638	66,638	92,215
Due depositors, not preferred.....	5,654,614	5,739,973	5,957,077	5,957,077	6,489,490
Due to trust companies, banks and bankers.....	130,891	126,316	91,104	91,104	160,154
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	85,043	132,942	57,000	57,000	97,005
Other liabilities.....			51,920	51,920	17,482
Total liabilities.....	\$7,241,372	\$7,476,429	\$7,524,191	\$7,524,191	\$8,206,685

16. COLUMBIA TRUST COMPANY, NEW YORK CITY

[60 Broadway; organised 1912 by merger of Columbia and Knickerbocker Trust Companies]

WILLARD V. KING, *President.*BENJAMIN L. ALLEN, *Vice-President.*HOWARD BAYNE, *Vice-President.*JAMES ELY MILLER, *Vice-President.*CHAS. F. MINOR, *Vice-President.*HARRIS A. DUNN, *Treasurer.*FRED C. MARSTON, *Assistant Treasurer.*ROBERT I. CURRAN, *Assistant Treasurer.*CHELLIS A. AUSTIN, *Assistant Secretary.*J. SPERRY KANE, *Assistant Secretary.*LANGLEY W. WIGGIN, *Secretary.*FREDERICK V. CLOWES, *Assistant Secretary.*GEORGE EARLE WARREN, *Trust Officer.*ORRIN R. JUDD, *Assistant Trust Officer.*ARTHUR N. HAZELTINE, *Assistant Trust Officer.*

DIRECTORS

CHARLES H. KEEP,

BENJAMIN L. ALLEN,

HOWARD BAYNE,

SAMUEL G. BAYNE,

UNION N. BETHELL,

G. LOUIS BOISSEVAIN,

FRANKLIN Q. BROWN,

EDWARD H. CLARK,

FREDERICK STRAUSS,

G. CRAWFORD CLARK, Jr.,

HAROLD BENJ. CLARK,

EDWARD CORNELL,

FREDERICK H. EATON,

JAMES M. GIFFORD,

WILLIAM A. TUCKER,

A. CHESTER BEATTY,

HENRY GOLDMAN,

E. H. R. GREEN,

J. HORACE HARDING,

A. BARTON HEPBURN,

WILLARD V. KING,

FREDERICK W. WHITE,

ANTHONY R. KUSER,

PHILIP LEHMAN,

AUGUSTUS G. PAINE, Jr.,

NOAH C. ROGERS,

HERMANN SIELOCKEN,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,154,324	\$1,751,833	\$1,319,094	\$1,700,590
Private securities, market value.....	6,661,552	7,974,831	8,571,474	9,454,369
Real estate owned.....	5,730,989	5,719,397	5,673,895	5,646,514
Mortgages owned.....	2,499,383	2,409,356	2,257,911	2,441,352
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,031,851	1,867,014	1,525,533	1,510,953
Loans and discounts secured by other collateral.....	28,729,650	29,450,038	27,230,831	36,022,354
Loans, discounts and bills purchased not secured by collateral.....	14,649,007	16,107,157	18,435,789	21,756,180
Overdrafts.....	6,807	10,733	12,807	9,880
Due from trust companies, banks and bankers.....	5,747,890	9,418,153	7,523,808	9,190,648
Specie.....	3,038,845	4,078,131	4,870,290	0,109,055

Legal tender notes and notes of national banks.....	1,348,640	389,510	272,835	408,630
Federal reserve notes.....	.....	83,290	109,945	186,420
Cash items.....	1,349,947	1,780,455	611,031	3,067,327
Customers' liability on acceptances (per contra, see Liabilities).....	.....	.....	.....	250,000
Assets not included in any of the above heads.....	378,978	302,152	454,823	375,573
Total resources.....	\$73,326,942	\$81,372,053	\$79,138,062	\$98,180,415
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	7,311,056	7,409,317	7,568,240	7,659,684
Preferred deposits, viz.:				
Due New York State savings banks.....	562,325	671,506	711,509	820,840
Due New York State savings and loan associations, credit unions and land bank.....	43,561	23,901	24,595	54,152
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	3,803,685	8,357,186	6,350,576	12,413,891
Deposits by the State of New York.....	.....	180,000	150,000	150,000
Deposits by the Superintendent of Banks of the State of New York.....	109,752	63,762	37,820	42,664
Other deposits secured by pledge of assets.....	77,967	112,819	93,179	223,182
Due depositors, not preferred.....	55,295,600	57,841,519	56,853,581	70,186,290
Due to trust companies, banks and bankers.....	3,692,399	4,140,416	4,525,407	4,163,641
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	.....	250,000	250,000
Other liabilities.....	430,597	571,627	573,155	216,071
Total liabilities.....	\$73,326,942	\$81,372,053	\$79,138,062	\$98,180,415

17. THE COLUMBUS TRUST COMPANY, NEWBURGH

STEPHEN M. BULL, *President.*

[76-78 Broadway; organized 1893]

BARCLAY VAN CLEFT, *Secretary.*EDWIN W. BARNES, *Vice-President.*WILLIAM D. BAGSHAW, *Vice-President.*HENRY M. LEONARD, *Treasurer.*

DIRECTORS

WALTER C. ANTHONY, A. J. FOWLER,
WILLIAM D. BAGSHAW, BARCLAY VAN CLEFT,
EDWIN W. BARNES, ERIK S. LAGERQUIST.SAMUEL W. EAGER,
JOHN H. FLANAGAN,
F. J. L. KIEFER.CORNELIUS H. MARTIN,
A. H. F. SEEGER,
STEPHEN SMITH.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$114,709	\$114,997	\$115,001	\$110,234
Private securities, market value.....	1,210,343	1,183,524	1,179,178	1,179,936
Real estate owned.....	75,140	75,140	70,841	70,841
Mortgages owned.....	755,196	754,945	764,905	726,925
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	58,968	31,742	69,758	51,436
Loans and discounts secured by other collateral.....	102,870	145,094	108,004	135,181
Loans, discounts and bills purchased not secured by collateral.....	392,204	338,233	398,733	441,974
Overdrafts.....	4	11	8	8
Due from trust companies, banks and bankers.....	259,122	193,826	251,550	171,552
Specie.....	52,130	54,782	63,649	56,073
Legal tender notes and notes of national banks.....	40,409	62,580	23,100	32,000
Federal reserve notes.....	.....	.....	2,000	4,600
Cash items.....	2,228	1,949	5,173	9,392
Assets not included in any of the above heads.....	36,125	36,204	43,911	32,950
Total resources.....	\$3,099,448	\$2,968,027	\$3,060,811	\$3,023,102

LIABILITIES			
Capital	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	154,322	155,883	159,202
Preferred deposits, viz.:			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	22,836	17,855	11,276
Due depositors, not preferred	2,731,255	2,658,876	2,714,557
Due to trust companies, banks and bankers	51,534	36,786	18,366
Other liabilities	39,501	23,627	19,701
Total liabilities	\$3,099,448	\$2,993,027	\$3,023,102

18. THE COMMERCIAL TRUST COMPANY, NEW YORK CITY

R. R. MOORE, *President.*

[1451 Broadway; organized 1906]

J. G. HEMERICH, *Secretary.*G. J. BAUMANN, *Vice-President.*

DIRECTORS

KIMBALL C. ATWOOD,
G. J. BAUMANN,
W. HARMAN BLACK,

GEORGE W. ELKINS,
A. L. ERLANGER,
H. D. NESSLER,

FRANCIS D. GALLATIN,
JOHN F. GALVIN,
MARCO KLAU,

L. D. SMITH,
H. M. SWETLAND,
R. R. MOORE.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$798,000	\$854,757	\$799,892	\$884,100
Private securities, market value.....	299,911	305,551	312,106	464,943
Real estate owned.....	304,357	305,494	302,994	261,545
Loans and discounts secured by other collateral.....	677,221	784,364	806,582	738,204
Loans, discounts and bills purchased not secured by collateral.....	1,302,633	1,276,435	1,435,834	1,230,313
Overdrafts.....	4,715	4,069	2,969	5,411
Due from trust companies, banks and bankers.....	641,813	323,704	352,693	413,188
Specie.....	134,487	202,554	161,401	134,785
Legal tender notes and notes of national banks.....	72,340	30,420	25,600	50,500
Federal reserve notes.....	.....	10,600	1,400	2,000
Cash items.....	17,910	20,329	19,501	56,215
Assets not included in any of the above heads.....	74,626	79,859	77,547	78,732
Total resources.....	\$4,326,013	\$4,298,126	\$4,298,319	\$4,299,936

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	105,676	101,120	111,109	134,040
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	7,323	7,178	5,683	5,519
Deposits by the State of New York.....	200,000	130,000	130,000	140,000
Due depositors, not preferred.....	3,420,029	3,476,870	3,322,287	3,490,302
Due to trust companies, banks and bankers.....	25,533	17,750	14,249	13,481
Rediscounts.....	.....	.....	150,000	.....
Other liabilities.....	67,452	65,208	64,991	16,594
Total liabilities.....	\$4,326,013	\$4,298,126	\$4,298,319	\$4,299,936

19. COMMONWEALTH TRUST COMPANY, BUFFALO

ELLIOTT C. McDOUGAL, *President*.CARLTON M. SMITH, *Vice-President*.

[Main and Niagara streets; organized 1903]

EDWARD L. KOONS, *Vice-President*.WILLIAM B. FRYE, *Trust Officer*.WM. E. DANFORTH, *Secretary*.H. W. DRESSER, *Assistant Secretary*.

DIRECTORS

ROBERT K. ROOT, LOUIS L. BABCOCK,
 CARLTON M. SMITH, WILLIAM H. CROSBY,
 ALFRED W. THORN, EMANUEL BOASBERG,
 CONRAD E. WETTLAUER, JOHN D. LARKIN,

HARDIN H. LITTELL,
 WILLIAM W. REILEY,
 GEORGE R. HOWARD,
 HARRY YATES,

CHARLES KENNEDY,
 ELLIOTT C. McDOUGAL,
 WILLIAM H. HOTCHKISS,
 GEORGE A. MITCHELL,

EDWARD L. KOONS,
 H. E. MONTGOMERY,
 C. TOWNSEND WILSON.

RESOURCES	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$504,730	\$504,693	\$504,693	\$465,230
Private securities, market value.....	3,810,651	3,844,254	4,025,477	4,356,432
Mortgages owned.....	616,450	820,750	939,950	1,109,150
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	170,707	159,300	224,475	228,175
Loans and discounts secured by other collateral.....	1,944,229	2,036,891	1,768,545	1,719,944
Loans, discounts and bills purchased not secured by collateral.....	66,524	35,120	35,339	38,439
Overdrafts.....	268	570	321	133
Due from trust companies, banks and bankers.....	1,403,433	1,091,803	867,733	746,546
Specie.....	91,257	76,857	70,715	67,829
Legal tender notes and notes of national banks.....	185,941	220,045	200,800	218,630
Federal reserve notes.....		3,000	560	20,400
Cash items.....	15,764	18,771	28,971	126,844
Assets not included in any of the above heads.....	77,552	90,140	92,550	62,748
Total resources.....	\$8,887,506	\$8,002,104	\$8,700,119	\$9,160,500

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	275,682	135,390	137,110	236,591	
Preferred deposits, viz.:					
Due New York State savings banks.....	351,943	362,467	418,524	440,556	
Due New York State savings and loan associations, credit unions and land bank.....	18,580	21,288	16,494	14,796	
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	111,105	99,445	71,194	98,213	
Deposits by the State of New York.....	352,000	270,000	175,000	170,000	
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	10,000	5,000	
Other deposits secured by pledge of assets.....	206,813	230,077	305,016	287,028	
Due depositors, not preferred.....	6,952,949	7,068,277	6,919,661	7,265,917	
Due to trust companies, banks and bankers.....	44,426	134,677	139,872	133,922	
Other liabilities.....	64,008	70,573	67,248	8,477	
Total liabilities.....	\$8,887,506	\$8,902,194	\$8,760,119	\$9,160,500	

20. THE COUNTY TRUST COMPANY, WHITE PLAINS

JAMES F. HORAN, *President.*

[162-164 Main street; organized 1903]

JOSEPH H. MEAD, *Secretary.*DAVID CROMWELL, *Vice-President.*CORNELIUS R. AGNEW, *Vice-President.*

DIRECTORS

JAMES F. HORAN, J. DOUGLASS MEAD, RICHARD SUTRO,
 FREDERICK GELFER, ELIAS W. DUSENBERRY, JOSEPH H. MEAD,
 WILLIAM A. DUNCAN, EDGAR PALMER, WILSON BROWN, JR.

CORNELIUS P. YOUNG, DAVID CROMWELL,
 CORNELIUS R. AGNEW, RUSSELL MARSTON,
 JOHN J. RICKER, BENJAMIN W. LOEB.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$346,096	\$330,934	\$326,871	\$408,668
Private securities, market value.....	428,807	491,958	510,710	724,442
Real estate owned.....	80,000	80,000	80,000	80,000
Mortgages owned.....	678,734	642,307	598,967	633,285
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	44,350	89,357	65,257	90,281
Loans and discounts secured by other collateral.....	129,134	91,729	110,509	99,380
Loans, discounts and bills purchased not secured by collateral.....	30,906	34,579	35,520	41,471
Overdrafts.....	66	231	264	224
Due from trust companies, banks and bankers.....	289,861	135,804	250,849	299,410
Specie.....	3,373	8,498	8,939	7,655
Legal tender notes and notes of national banks.....	44,441	36,602	34,919	46,910
Federal reserve notes.....	.....	4,800	4,150	.....
Cash items.....	1,410	2,009	3,003	.....
Assets not included in any of the above heads.....	34,560	35,464	37,811	7,487
Total resources.....	\$2,111,238	\$1,984,272	\$2,007,709	\$2,470,043

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	147,006	148,903	143,504	165,727
Preferred deposits, viz.:				
Due New York State savings banks	26,968	32,087	29,280	53,919
Due New York State savings and loan associations, credit unions and land bank .....	.....	5,827	11,396	3,081
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	94,735	97,913	47,356	129,594
Deposits by the State of New York .....	.....	45,000	35,000	31,000
Due depositors, not preferred	1,408,476	1,451,618	1,536,794	1,794,902
Due to trust companies, banks and bankers	275,335	52,388	103,286	141,772
Other liabilities	58,718	50,536	61,153	51,668
Total liabilities	\$2,111,238	\$1,984,272	\$2,067,769	\$2,476,663

21. EMPIRE TRUST COMPANY, NEW YORK CITY

LE ROY W. BALDWIN, *President.*

[120 Broadway; organized 1902]

MYRON J. BROWN, *Secretary.*HENRY P. TALMADGE, *Vice-President.*W. BARTON BALDWIN, *Treasurer.*PAUL H. HUDSON, *Assistant Secretary.*FRANCIS HENDERSON, *Vice-President.*EDWARD C. WILSON, *Assistant Treasurer.*EDWARD A. LYON, *Assistant Secretary.*FREDERICK L. ELDRIDGE, *Vice-President.*EUGENE MILLER, *Assistant Secretary.*BOYD G. CURTIS, *Assistant Trust Officer.*WILLIAM H. ENGLISH, *Vice-President.*

DIRECTORS

WILLIAM O. ALLISON,

C. VANDERBILT BARTON,

HENRY P. TALMADGE,

CHARLES H. ZEHNDER.

JULES S. BACHE,

T. COLEMAN DU PONT,

CLEMENT A. GRISCOM, Jr.,

ROBERT E. JENNINGS,

WARD E. PEARSON,

LE ROY W. BALDWIN,

WILLIAM H. ENGLISH,

AUGUST HECKSCHER,

MINOR C. KEITH,

H. P. ROBBINS,

WILLIAM A. BARBER,

THOMAS F. SMITH

PERCIVAL KUHNÉ,

CHARLES M. SCHWAB.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
	\$1,533,785	\$1,616,332	\$1,803,786	\$2,311,564
	3,193,835	3,734,247	3,876,363	5,276,914
	591,046	563,229	561,324	556,918
	684,347	494,787	499,949	757,024
	737,765	798,047	815,406	773,026
	8,582,942	9,707,491	10,320,196	9,790,568
	2,315,086	2,366,648	2,663,651	2,724,630
	502	38	63	1,146
	7,903,486	8,178,411	12,368,649	10,225,700
	963,356	1,204,252	1,261,081	1,387,044
	316,080	294,205	314,440	276,340
	.....	16,000	19,915	37,280
	218	2,613	7,707	11,878
	378,983	404,299	392,786	416,545
	\$27,101,081	\$20,380,500	\$34,905,316	\$34,525,877

LIABILITIES				
Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value)	1,451,618	1,403,762	1,373,890	1,376,184
Preferred deposits, viz.:				
Due New York State savings banks	1,287,608	1,254,208	1,576,648	1,580,467
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	554,426	724,741	984,425	1,147,304
Deposits by the State of New York	400,000	245,000	215,000	160,000
Deposits by the Superintendent of Banks of the State of New York	539,694	522,177	529,123	525,514
Other deposits secured by pledge of assets	23,380	22,380	22,658	22,934
Due depositors, not preferred	17,398,358	19,798,371	25,063,669	23,700,898
Due to trust companies, banks and bankers	3,915,527	3,714,775	3,478,588	4,440,158
Other liabilities	122,370	195,185	161,315	73,118
Total liabilities	\$27,191,981	\$29,380,599	\$34,905,316	\$34,525,577

22. THE EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY

ALVIN W. KRECH, <i>President</i> .	[37 Wall street; chartered 1871 as Traders' Deposit Company]	RICHARD R. HUNTER, <i>Secretary</i> .
HENRY E. COOPER, <i>Vice-President</i> , FREDERICK W. FULLE, <i>Vice-President</i> , HEMAN DOWD, <i>Vice-President</i> , LYMAN RHODES, <i>Vice-President</i> , R. W. PRESPRICH, <i>Vice-President</i> ,	H. MERCER WALKER, <i>Treasurer</i> , CARLETON BUNCE, <i>Assistant Treasurer</i> , HERMAN J. COOK, <i>Assistant Treasurer</i> , CHARLES H. MARFIELD, <i>Assistant Treasurer</i> , DUNCAN P. SQUIRE, <i>Assistant Secretary</i> ;	SAMUEL ARMSTRONG, <i>Assistant Secretary</i> , JOSEPH N. BABCOCK, <i>Assistant Secretary</i> , WILLIAM J. ECK, <i>Assistant Secretary</i> , WORCESTER BOUCK, <i>Assistant Secretary</i> , ROLAND P. JACKSON, <i>Trust Officer</i> ,
CHARLES B. ALEXANDER, HENRY F. COOPER, ALBERT B. BOARDMAN, FREDERIC R. COUDERT, HENRY R. CARSE, PAUL D. CRAVATH, ROBERT C. CLOWEY, WILLIAM H. CROCKER, IVY L. LEE, THOMAS DAWITT CUYLER, HENRY E. HUNTINGTON.	EDWARD T. JEFFERY, BRADISH JOHNSON, OTTO H. KAHN, ALVIN W. KRECH, LEONOR F. LOREE,	CHARLES G. MEYER, GEORGE W. MURRAY, WINSLOW S. PIERCE, LYMAN RHODES, HENRY R. WINTHROP,

TRUSTEES

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$3,482,386	\$5,283,897	\$4,928,481	\$6,334,127
Private securities, market value.....	23,624,648	20,982,829	22,360,374	23,293,554
Real estate owned.....	3,664,726	3,655,380	3,655,380	3,671,011
Mortgages owned.....	2,786,352	2,720,699	2,693,539	2,545,489
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	212,556	304,056	296,950	278,725
Loans and discounts secured by other collateral.....	28,094,974	37,008,735	38,388,139	52,599,547
Loans, discounts and bills purchased not secured by collateral.....	4,260,931	3,979,303	4,175,455	8,636,203
Overdrafts.....	11,443	12,429	16,664	15,985
Due from trust companies, banks and bankers.....	16,969,460	22,903,235	27,840,691	34,777,072
Specie.....	4,261,118	7,547,460	7,533,107	9,132,300
Legal tender notes and notes of national banks.....	797,046	876,247	7,831,705	7,781,030

Federal reserve notes.....	112,974	8,850	34,600	119,560
Cash items.....	112,974	151,524	261,135	537,972
Customers' liability on acceptances (per contra, see Liabilities).....	2,312,778	2,361,702	3,561,927	4,616,280
Assets not included in any of the above heads.....	10,419,859	5,745,472	9,169,552	9,018,861
Total resources.....	\$100,991,251	\$113,541,818	\$125,756,789	\$156,357,716
LIABILITIES				
Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value).....	9,167,203	9,192,844	9,184,309	9,608,497
Preferred deposits, viz.:.....				
Due New York State savings banks.....	2,915,515	2,881,078	2,804,175	2,936,470
Due New York State savings and loan associations, credit unions and land bank.....	19,815	44,737	15,859	9,210
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	2,149,771	3,193,260	5,586,405	14,888,055
Deposits by the State of New York.....	300,000			
Deposits by the Superintendent of Banks of the State of New York.....	797	362	451	237
Other deposits secured by pledge of assets.....	85,857	85,857	86,921	88,017
Deposits otherwise preferred.....	34,340	30,115	20,193	35,333
Due depositors, not preferred.....	64,108,360	73,324,602	82,160,651	95,142,050
Due to trust companies, banks and bankers.....	14,310,406	16,842,481	16,826,193	23,465,253
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	2,312,778	2,361,702	3,561,927	4,616,280
Other liabilities.....	2,586,409	2,584,780	2,509,705	2,588,254
Total liabilities.....	\$100,991,251	\$113,541,818	\$125,756,789	\$156,357,716

23. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY

EDWIN S. MARSTON, *President*. [16-22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company] AUGUSTUS V. HEELY, *Secretary*.

CORNELIUS R. AGNEW, *Vice-President*,
SAMUEL SLOAN, *Vice-President*,
WILLIAM B. CARDOZO, *Vice-President*,

J. HERBERT CASE, *Vice-President*,
HORACE F. HOWLAND, *Assistant Secretary*,

WILLIAM A. DUNCAN, *Assistant Secretary*,
ROBERT E. BOYD, *Assistant Secretary*,
EDWIN GIBBS, *Assistant Secretary*.

DIRECTORS

HENRY A. C. TAYLOR,
CHARLES A. PEABODY,
W. M. WALDORF ASTOR,
OGDEN MILLS,
FRANKLIN D. LOCKE,

GEORGE F. BAKER,
FRANCIS M. BACON, Jr.,
SAMUEL SLOAN,
JOHN J. RIKER,
EDWIN S. MARSTON,

PERCY A. ROCKEFELLER, THOMAS F. VIETOR,
HENRY R. TAYLOR, JOHN W. STERLING,
THOMAS THACHER, EDGAR PALMER,
ANTON A. RAVEN, MOSES TAYLOR PYNE,
BEEKMAN WINTHROP, J. WILLIAM CLARK,

CLEVELAND H. DODGE,
HENRY HENTZ,
FRANK A. VANDERLIP,
JAMES A. STILLMAN,
ARCHIBALD D. RUSSELL,

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$14,818,836	\$19,029,661	\$19,584,968	\$23,342,672
Private securities, market value.....	27,796,973	22,232,689	21,112,553	23,811,742
Real estate owned.....	3,632,000	3,639,832	3,639,000	3,639,000
Mortgages owned.....	3,984,929	3,537,779	2,984,229	1,757,469
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	55,300	42,000	34,000	77,300
Loans and discounts secured by other collateral.....	31,696,904	29,517,130	30,909,388	33,380,705
Loans, discounts and bills purchased not secured by collateral.....	22,785,064	22,476,470	22,368,930	22,270,752
Overdrafts.....	89,398	201,034	468	50,809
Due from trust companies, banks and bankers.....	17,947,073	32,975,076	39,538,690	48,446,824
Specie.....	8,345,047	7,195,020	8,080,009	9,350,084
Legal tender notes and notes of national banks.....	649,800	684,500	784,400	954,700
Federal reserve notes.....		37,200	50,000	98,300

Cash items.....	1,580,374	1,838,605	1,226,446	1,428
Customers' liability on acceptances (per contra, see Liabilities).....	1,059,932	991,855	2,073,779	383,406
Assets not included in any of the above heads.....				2,934,351
Total resources.....	\$134,440,630	\$144,397,851	\$152,346,860	\$170,499,012
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	6,458,093	6,781,887	6,674,965	7,382,949
Preferred deposits, viz.:				
Due New York State savings banks.....	4,233,337	4,467,241	4,280,527	4,580,489
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,080,240	1,874,194	1,957,332	3,681,414
Deposits by the State of New York.....	28,085	50,576		
Deposits by the Superintendent of Banks of the State of New York.....	112,391,907	119,928,641	127,910,113	139,889,910
Due depositors, not preferred.....	5,209,335	6,360,426	7,249,380	11,196,683
Due to trust companies, banks and bankers.....	1,580,374	1,838,605	1,226,446	383,406
Acceptances of drafts payable at a future date or authorised by commercial letters of credit.....	1,459,259	2,071,281	2,038,097	2,386,181
Other liabilities.....				
Total liabilities.....	\$134,440,630	\$144,397,851	\$152,346,860	\$170,499,012

24. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO

FRANKLIN D. LOCKE, *President*, [234 Main street; organized 1893] FRANK W. ALDERMAN, *Secretary*.
 GEORGE C. MILLER, *Vice-President*, WALTER L. CURTISS, *Assistant Secretary*, PERRY E. WURST, *Treasurer*.

TRUSTEES

FRANK W. ALDERMAN, WILLIS O. CHAPIN, WALTER ASPINWALL, EDWARD MCM. MILLS, FREDERICK L. PRATT,
 CASSIUS M. CARRIER, HOWARD A. FORMAN, CHARLES L. GURNEY, GEORGE L. WILLIAMS, HARRY T. RAMSDELL,
 JOHN S. ROBERTSON, ROBERT K. ROOT, FRANKLIN D. LOCKE, ROBERT W. POMEROY, SAMUEL ELLIS,
 GEORGE C. MILLER.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$325,520	\$326,846	\$327,082	\$673,301
Private securities, market value.....	5,367,390	5,368,410	5,450,567	5,296,775
Real estate owned.....	750,000	750,000	750,000	750,000
Mortgages owned.....	802,127	732,927	734,077	730,367
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	20,050	68,150	88,050	83,825
Loans and discounts secured by other collateral.....	2,840,444	3,003,928	2,852,093	2,920,707
Loans, discounts and bills purchased not secured by collateral.....	395,067	407,517	398,875	349,600
Overdrafts.....	77	280	327	27
Due from trust companies, banks and bankers.....	1,191,169	1,286,346	1,890,452	2,073,611
Specie.....	179,834	180,342	181,584	198,581
Legal tender notes and notes of national banks.....	172,776	183,659	193,723	187,202
Federal reserve notes.....	.....	3,000	4,600	4,600
Cash items.....	34,485	79,780	58,633	167,052
Customers' liability on acceptances (per contra, see Liabilities).....	.....	5,119	.....	570
Assets not included in any of the above heads.....	158,102	114,614	.....	100,762
Total resources.....	\$12,237,041	\$12,510,028	\$13,043,455	\$13,536,980

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	463,024	387,573	388,639	475,878
Preferred deposits, viz.:				
Due New York State savings banks.....	426,684	427,463	378,240	379,638
Due New York State savings and loan associations, credit unions and land bank.....	29,767	36,641	25,293	43,212
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	407,188	469,123	495,418	513,639
Deposits by the State of New York.....	306,000	285,000	190,000	200,000
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	10,000	5,000
Other deposits secured by pledge of assets.....	169,182	217,804	323,847	384,305
Due depositors, not preferred.....	9,600,792	9,639,084	10,132,366	10,596,658
Acceptances of drafts payable at a future date or authorised by commercial letters of credit.....	327,408	420,601	505,334	416,898
Other liabilities.....	96,986	5,119	94,318	570
		112,520	.....	21,182
Total liabilities.....	\$12,237,041	\$12,510,928	\$13,043,455	\$13,536,980

25. FIDELITY TRUST COMPANY, NEW YORK CITY

SAMUEL S. CONOVER, *President.* [1 Hudson street; organised 1907 as the Irving Trust Company]

ANDREW H. MARS, *Secretary.*

JOHN W. NIX, *Vice-President,*
GEORGE HENRY SARGENT, *Vice-President,*

ARTHUR W. MELEN, *Assistant Secretary.*

STEPHEN I. VIELE, *Assistant Secretary.*

DIRECTORS

WILLIAM H. BARNARD,
JAMES BUTLER,
JAMES G. CANNON,
SAMUEL S. CONOVER,
SAMUEL CROOKS,
WILLIAM C. DEMOREST,

JAMES H. KILLOUGH,
LEE KOHN,
HENRY KROGER,
ANDREW H. MARS,
CHARLES H. MATTLAGE,
ADOLPH KASTOR,

CHARLES E. RUSHMORE,
EDWARD E. MOBERLY,
JOHN W. NIX,
JOHN A. PHILBRICK,
ALEXANDER M. POWELL,
STEPHEN K. REED,

GEORGE H. SARGENT,
HAMPDEN E. TENER,
EDWARD H. TITUS,
D. W. WHITMORE,
JOHN O. WILLIAMS,
WILLIAM ZIEGLER, Jr.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$554,082	\$584,922	\$666,207	\$600,980
Private securities, market value.....	1,895,573	1,882,921	1,933,549	1,833,014
Mortgages owned.....	583,500	578,500	578,500	578,500
Loans and discounts secured by other collateral.....	1,160,176	1,543,748	1,631,784	1,630,448
Loans, discounts and bills purchased not secured by collateral.....	3,435,515	4,125,875	3,842,570	4,362,841
Overdrafts.....			21	
Due from trust companies, banks and bankers.....	2,367,912	2,280,634	2,505,275	2,299,757
Specie.....	499,472	610,876	705,760	712,454
Legal tender notes and notes of national banks.....	148,616	140,715	89,523	70,177
Federal reserve notes.....				5,000
Cash items.....	273,526	349,094	309,903	1,021,877
Customers' liability on acceptances (per contra, see Liabilities).....	154,000	2,700		
Assets not included in any of the above heads.....	84,142	87,262	87,181	87,712
Total resources.....	\$11,156,514	\$12,186,847	\$12,350,173	\$13,182,700

LIABILITIES					
Capital		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value)		1,304,229	1,337,327	1,317,738	1,204,830
Preferred deposits, viz.:					
Due New York State savings banks		597,101	929,022	886,181	943,059
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository		15,586	20,841	12,880	15,383
Deposits by the State of New York		25,000	106,000	100,000	90,000
Other deposits secured by pledge of assets		26,122	26,812	11,026	11,423
Due depositors, not preferred		6,654,708	7,376,224	7,428,806	8,669,960
Due to trust companies, banks and bankers		1,289,825	1,252,395	1,498,867	1,168,221
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		154,000	2,700		
Other liabilities		89,943	135,526	94,675	59,894
Total liabilities		\$11,156,514	\$12,186,847	\$12,350,173	\$13,182,76

26. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER

EDWARD BAUSCH, *Vice-President*,

[2 W. Main street; organized 1898]

GEORGE J. KEYES, *Secretary*.JOHN CRAIG POWERS, *Vice-President*,EDWARD P. VOLLERTSEN, *Assistant Secretary*.

DIRECTORS

JAMES E. BOOTH,
WALTER W. POWERS,
J. J. L. FRIEDERICH,
ABRAM J. KATZ,

JOSEPH MICHAELS,
GUSTAV ERBE,
EDWARD BAUSCH,
WILLIAM R. SEWARD,

HERBERT J. WINN,
WALTER S. HUBBELL,
GEORGE J. KEYES,
EDGAR N. CURTICE,

WM. A. E. DRESCHER,
JAMES C. DRYER,
JOSEPH FARLEY,
ALBERT B. EASTWOOD.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$87,325	\$112,200	\$87,225	\$129,318
Private securities, market value.....	3,451,049	3,477,504	3,436,731	3,620,671
Mortgages owned.....	1,704,804	1,726,049	1,697,554	1,733,796
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	296,650	292,315	241,850	288,810
Loans and discounts secured by other collateral.....	2,528,819	2,597,878	2,535,395	2,531,819
Loans, discounts and bills purchased not secured by collateral.....	199,453	98,124	146,801	148,185
Overdrafts.....	.....	5	69	10
Due from trust companies, banks and bankers.....	903,492	815,187	679,185	922,913
Specie.....	305,662	300,918	307,098	335,400
Legal tender notes and notes of national banks.....	20,000	20,000	20,000	25,000
Cash items.....	11,776	9,317	19,981	79,660
Assets not included in any of the above heads.....	68,110	111,181	67,316	73,500
Total resources.....	\$9,577,140	\$9,560,678	\$9,236,205	\$9,889,082

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value)	206,905	228,386	180,201	261,418
Preferred deposits, viz.:				
Due New York State savings banks	80,000	80,000	80,000	81,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	245,833	319,653	127,432	215,033
Deposits by the State of New York	108,000	100,000	65,000	80,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Due depositors, not preferred	8,554,191	8,512,158	8,397,874	8,941,620
Due to trust companies, banks and bankers	76,010	84,480	80,697	67,526
Other liabilities	96,201	26,001	97,001	37,455
Total liabilities	\$9,577,140	\$9,560,678	\$9,238,205	\$9,889,062

27. FRANKLIN TRUST COMPANY, BROOKLYN

ARTHUR KING WOOD, *President*,
 EDWARD C. DELAFIELD, *Vice-President*,
 WM. J. MONTGOMERY, *Assistant Secretary*,
 [166 Montague street; organized 1888]
 THORNTON GERRISH, *Trust Officer*,
 CLINTON W. LUDLUM, *Secretary*,
 GEORGE SWITZER, *Assistant Secretary*,
 C. CARLTON KELLY, *Assistant Secretary*.

TRUSTEES

CHARLES F. BASSETT, WILLIAM G. LOW, EDWARD C. DELAFIELD, A. LUDLOW KRAMER, GRISWOLD A. THOMPSON,
 UNION N. BETHELL, CHARLES J. PEABODY, HENRY R. HAYES, R. STUYV. PIERREFONT, GUY E. TRIPP,
 WILLIAM ALLEN BUTLER, JAMES H. POST, JAMES IMBRIE, WM. M. RAMSAY, R. BAYARD CUTTING,
 CHARLES B. DENNY, FRANK DAY TUTTLE, JOHN H. ISELIN, WM. G. LOW, JR., MARTIN JOOST,
 CROWELL HADDEN, ARTHUR KING WOOD, JOHN SLOANE, R. WALTER LEIGH.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Customers' liability on acceptances (per contra, see Liabilities).....
 Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
\$2,412,796	\$2,710,473	\$3,154,857	\$3,432,677
4,248,903	4,863,637	5,528,281	5,888,239
528,000	528,000	528,000	528,000
750,360	1,072,235	1,106,710	1,128,760
45,000	59,000	73,500	65,150
3,286,913	4,788,727	4,810,824	6,250,239
3,037,623	2,665,064	2,219,978	2,002,373
360	371	239	310
2,074,066	2,118,828	2,759,460	2,394,328
710,138	886,048	1,198,808	1,513,845
415,050	391,840	110,490	131,365
.....	.....	5,150	10,575
379,980	416,450	305,293	897,725
704,892	201,546	233,176	85,874
107,780	133,023	154,444	190,484
\$18,710,801	\$20,835,262	\$22,180,210	\$24,509,034

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	1,090,854	1,096,173	1,105,948	1,257,869
Preferred deposits, viz.:				
Due New York State savings banks.....	1,612,825	1,874,447	1,807,754	1,985,876
Due New York State savings and loan associations, credit unions and land bank.....	1,559	782	158	882
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depository.....	61,228	144,973	333,452	1,387,814
Deposits by the State of New York.....	100,000	425,000	325,000	275,000
Other deposits secured by pledge of assets.....	328,535	332,100	334,163	394,310
Due depositors, not preferred.....	13,229,491	14,588,750	15,755,111	17,113,702
Due to trust companies, banks and bankers.....	417,635	1,011,833	1,132,181	997,286
Acceptances of drafts payable at a future date or authorised by commercial letters of credit.....	728,716	216,923	237,639	102,835
Other liabilities.....	140,018	144,281	157,804	114,360
Total liabilities.....	\$18,710,861	\$20,835,262	\$22,189,210	\$24,569,934

28. FULTON TRUST COMPANY OF NEW YORK, NEW YORK CITY

HENRY C. SWORDS, *President*, [149 Broadway; organised 1887 as the Real Estate Trust Company of N. Y. CHARLES M. VAN KLEECK, *Secretary*.H. H. CAMMANN, *Vice-President*,HENRY W. REIGHLEY, *Vice-President*.ARTHUR J. MORRIS, *Assistant Secretary*.

TRUSTEES

HENRY C. SWORDS, LISPENARD STEWART, KENNY K. POMROY, FREDERIC D&P. FOSTER, ARCHIBALD D. RUSSELL,
 H. H. CAMMANN, HENRY LEWIS MORRIS, J. R. ROOSEVELT, ALFRED E. MARLING, ARTHUR D. WEEKES,
 HENRY W. REIGHLEY, EDWIN A. CRUIKSHANK, FRANK S. WITHERBEE, HOWLAND PELL, CHARLES M. NEWCOMBE,
 CHARLES C. BURKE, CHARLES S. BROWN, ROBERT GOELET, EDWARD D&WITT, ROBERT L. GERRY,
 JAMES S. ALEXANDER, CHARLES SCRIBNER, JOHN D. PEABODY.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$332,715	\$336,340	\$334,840	\$334,867
Private securities, market value.....	1,931,571	1,907,152	1,944,112	1,788,102
Mortgages owned.....	497,000	530,500	530,500	536,000
Loans and discounts secured by other collateral.....	4,706,335	4,716,475	5,074,639	4,669,869
Loans, discounts and bills purchased not secured by collateral.....	169,150	109,500	90,500	80,500
Overdrafts.....	6,854	14,958	22,093	18,596
Due from trust companies, banks and bankers.....	1,143,586	996,700	808,386	1,627,038
Specie.....	629,255	595,980	609,390	582,432
Legal tender notes and notes of national banks.....	105,675	90,620	69,376	25,060
Federal reserve notes.....	.....	25,000	17,500	5,000
Assets not included in any of the above heads.....	65,617	70,191	67,843	35,515
Total resources.....	\$9,587,768	\$9,393,116	\$9,569,179	\$9,702,499

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	641,592	679,849	649,777	702,120
Preferred deposits, viz.:				
Due New York State savings banks.....	27,928	28,826	27,029	27,300
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	288,556	380,147	292,120	513,562
Deposits by the State of New York.....	50,000	30,000	15,000	35,000
Other deposits secured by pledge of assets.....	26,896	37,942	38,252	27,018
Due depositors, not preferred.....	7,982,392	7,614,183	7,942,771	7,856,740
Due to trust companies, banks and bankers.....	14,574	21,718	51,444	34,965
Other liabilities.....	55,820	102,451	52,786	5,794
Total liabilities.....	\$9,587,758	\$9,393,116	\$9,569,179	\$9,702,499

29. GENESEE VALLEY TRUST COMPANY, ROCHESTER

DARRELL D. SULLY, *President*,

[21 Exchange street; organized 1901]

CHARLES H. PALMER, *Vice-President*,HERBERT C. HOWLETT, *Secretary*.ALEXANDER T. SIMPSON, *Assistant Secretary*.

DIRECTORS

JOHN F. ALDEN,
CHARLES C. BEAHAN,
R. TITUS COAN,
AUG. J. CUNNINGHAM,
CHARLES A. DEWEY,

WILLIAM B. HALE,
FRANK H. HAMLIN,
ALEX. B. LAMBERTON,
HENRY T. WILLIAMS,
HIRAM R. WOOD,

M. S. SANDFORD,
JOHN S. SHEPPARD,
FRANK A. STETCHER,
DARRELL D. SULLY,
PHILIP H. YAWMAN,

MONROE WHEELER,
V. F. WHITMORE,
JOHN C. WINTERS,
WILLIAM W. WEBB,
CHARLES M. THOMS.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$282,005	\$391,265	\$457,645	\$547,265
Private securities, market value.....	4,493,319	4,563,554	4,493,502	4,356,991
Real estate owned.....	93,500	93,500	93,500	93,500
Mortgages owned.....	672,305	695,882	701,421	704,228
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	135,994	182,119	206,184	197,199
Loans and discounts secured by other collateral.....	1,319,068	1,260,821	1,161,526	1,080,311
Loans, discounts and bills purchased not secured by collateral.....	689,756	621,992	621,947	739,527
Overdrafts.....	210	1,079	834	119
Due from trust companies, banks and bankers.....	1,098,338	766,368	896,138	895,690
Specie.....	132,401	133,137	127,143	133,864
Legal tender notes and notes of national banks.....	182,431	190,309	181,345	192,899
Federal reserve notes.....	.....	1,000	5,000	500
Cash items.....	5,115	7,654	1,645	22,090
Assets not included in any of the above heads.....	122,003	102,004	108,503	61,518
Total resources.....	\$9,136,445	\$8,990,494	\$9,046,333	\$9,025,691

LIABILITIES				
Capital	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value)	103,243	114,544	113,814	120,024
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	154,313	93,812	112,401	107,263
Deposits by the State of New York	95,000	87,000	58,000	73,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Due depositors, not preferred	8,272,175	8,247,622	8,257,338	8,274,915
Due to trust companies, banks and bankers	14,245	5,322	7,148	15,217
Other liabilities	87,469	32,384	87,632	30,232
Total liabilities	\$9,136,445	\$8,990,684	\$9,046,333	\$9,025,681

30. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President.*

[129 Glen street; organised 1867]

A. EUGENE MASON, *Treasurer.*J. HUYLER WHITE, *Vice-President.*WINFIELD A. HUPPUGH, *Vice-President.*

DIRECTORS

EDWARD M. ANGELL,	HARRY E. FLOYD,	E. M. GARNAR, Jr.,	JAMES MCPHILLIPS,	WILLIAM H. PARKER,
ADDISON B. COLVIN,	MARION H. FRASIER,	WINFIELD A. HUPPUGH,	PATRICK MOYNEHAN,	JOSEPH E. SAWYER,
CHARLES H. CARSON,	W. IRVING GRIFFING,	GEORGE M. MEAD,	A. EUGENE MASON,	JOHN H. SHEEHAN,
CHARLES F. EVEREST,	JOSEPH GOODFELLOW,	D. MCLOUGHLIN,	GEORGE N. OSTRANDER,	J. HUYLER WHITE.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
\$25,663	\$25,663	\$25,663	\$25,663
9,225	7,300	7,300	7,300
49,990	49,990	49,990	49,990
129,166	121,716	97,351	96,201
153,353	162,648	168,349	180,343
126,301	116,442	113,503	110,665
601,543	596,705	587,323	561,149
326	282	514	408
65,530	96,944	102,203	93,235
8,809	8,251	7,045	6,131
12,800	13,696	5,000	5,000
3,832	3,665	6,107	9,440
23,256	30,325	1,914	3,625
\$1,209,704	\$1,233,626	\$1,197,599	\$1,171,476

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	172,513	176,186	170,186	168,414
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	12,501	11,550	15,723	16,291
Deposits by the State of New York.....	100,000	100,000	94,000	94,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	5,000
Due depositors, not preferred.....	728,746	748,633	725,009	686,534
Due to trust companies, banks and bankers.....	24,236	20,282	21,680	28,486
Bills payable.....	60,000	60,000	60,000	59,000
Other liabilities.....	6,738	11,975	6,001	3,771
Total liabilities.....	\$1,209,794	\$1,233,626	\$1,197,599	\$1,171,476

30. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President.*

[132 Glen street; organized 1897]

A. EUGENE MASON, *Treasurer.*J. HUYLER WHITE, *Vice-President.*WINFIELD A. HUPPUGH, *Vice-President.*

DIRECTORS

EDWARD M. ANGELL, HARRY E. FLOYD,
 ADDISON B. COLVIN, MARION H. FRASIER,
 CHARLES H. CARSON, W. IRVING GRIFFING,
 CHARLES F. EVEREST, JOSEPH GOODFELLOW,
 D. McLoughlin,

JAMES McPHILLIPS,
 PATRICK MOYNEHAN,
 A. EUGENE MASON,
 GEORGE N. OSTRANDER,

WILLIAM H. PARKER,
 JOSEPH E. SAWYER,
 JOHN H. SHEEHAN,
 J. HUYLER WHITE.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$25,663	\$25,663	\$25,663	\$25,663
Private securities, market value.....	9,225	7,300	7,300	7,300
Real estate owned.....	49,990	49,990	49,990	49,990
Mortgages owned.....	129,166	121,716	97,351	96,201
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	153,353	162,648	168,349	180,343
Loans and discounts secured by other collateral.....	126,301	116,442	113,503	110,665
Loans, discounts and bills purchased not secured by collateral.....	601,543	596,705	587,323	561,149
Overdrafts.....	326	282	514	408
Due from trust companies, banks and bankers.....	65,530	96,944	102,203	93,225
Specie.....	8,809	8,261	7,045	6,131
Legal tender notes and notes of national banks.....	12,800	13,685	5,000	5,000
Federal reserve notes.....	3,832	3,665	6,107	9,440
Cash items.....	23,266	30,325	1,914	3,625
Assets not included in any of the above heads.....			25,337	22,336
Total resources.....	\$1,209,794	\$1,233,626	\$1,197,599	\$1,171,476

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	168,414	176,186	170,186	170,186
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository		11,550	15,723	16,291
Deposits by the State of New York	12,501	100,000	94,000	94,000
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	5,000
Due depositors, not preferred	728,746	748,633	725,009	696,534
Due to trust companies, banks and bankers	24,296	20,282	21,680	28,466
Bills payable	60,000	60,000	60,000	59,000
Other liabilities	6,738	11,975	6,001	3,771
Total liabilities	\$1,209,794	\$1,233,626	\$1,197,599	\$1,171,476

31. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY

CHARLES H. SABIN, *President*. [1140 Broadway; chartered 1864 as New York Guaranty and Indemnity Company.] E. C. HEBBARD, *Secretary*.

CHARLES M. BILLINGS, *Vice-President*, WILLIAM C. EDWARDS, *Treasurer*, L. S. CRITCHELL, *Assistant Secretary*,
 WILLIAM C. POTTER, *Vice-President*, LOUIS D. STANTON, *Assistant Treasurer*, J. I. BURKE, *Assistant Secretary*,
 WILLIAM C. LANE, *Vice-President*, F. C. HARRIMAN, *Assistant Treasurer*, N. D. PUTNAM, Jr., *Assistant Secretary*,
 MAX MAY, *Vice-President*, WILLIAM P. CONWAY, *Assistant Treasurer*, E. B. BULKLEY, *Assistant Secretary*,
 LEWIS B. FRANKLIN, *Vice-President*, WALTER MEACHAM, *Assistant Secretary*, G. W. WILLIAMSON, *Assistant Secretary*,
 JAMES M. PRATT, *Vice-President*, JOHN J. LEWIS, *Assistant Secretary*, F. J. H. SUTTON, *Trust Officer*,
 WILLIAM C. COX, *Vice-President*, ROBERT H. COX, *Assistant Secretary*, R. J. F. ALLEN, *Assistant Trust Officer*,
 GRAYSON M. P. MURPHY, *Vice-President*, ARTHUR R. JONES, *Assistant Secretary*.

DIRECTORS

EDWARD J. BERWIND, DANIEL GUGGENHEIM, THOMAS W. LAMONT, CHARLES A. PEABODY, CHARLES H. SABIN,
 T. DEWITT CUYLER, ALEX. J. HEMPHELL, WILLIAM C. LANE, CHARLES H. ALLEN, VALENTINE P. SNYDER,
 JAMES B. DUKE, JOHN S. RUNNELLS, EDGAR L. MARSTON, WILLIAM C. POTTER, HARRY PAYNE WHITNEY,
 ROBERT W. GOELET, JOHN A. SPOOR, JOHN R. MORRISON, DANIEL G. REID, ALBERT H. WIGGIN,
 GEORGE J. GOULD, AUGUSTUS D. JULLIARD, GATES W. MCGARRAH, JOHN D. RYAN, W. AVERELL HARRIMAN.

RESOURCES

Stock and bond investments, viz.:	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Public securities, market value.....	\$17,192,135	\$13,656,789	\$14,834,365	\$27,711,632
Private securities, market value.....	52,911,373	48,971,822	46,662,193	38,069,643
Real estate owned.....	2,622,325	2,765,007	2,909,495	2,612,708
Mortgages owned.....	348,350	274,350	280,350	291,484
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	415,391	482,391	125,564	217,298
Loans and discounts secured by other collateral.....	117,132,428	122,346,320	145,005,143	240,283,467
Loans, discounts and bills purchased not secured by collateral.....	19,900,798	22,427,621	14,989,461	31,744,928

Overdrafts.....	1,831	2,037	1,146	17,140
Due from trust companies, banks and bankers.....	20,301,503	31,003,138	42,549,200	42,156,080
Specie.....	16,972,478	30,252,542	26,736,369	30,699,020
Legal tender notes and notes of national banks.....	1,478,121	2,900,430	14,813,120	746,315
Federal reserve notes.....	.....	72,000	79,000	100,000
Cash items.....	5,617,823	8,704,856	5,902,842	29,674,384
Customers' liability on acceptances (per contra, see Liabilities).....	54,841,309	35,015,605	26,345,636	38,369,337
Assets not included in any of the above heads.....	45,287,231	44,496,675	52,223,032	26,445,522
Total resources.....	\$354,993,096	\$363,371,583	\$392,456,916	\$509,088,973

LIABILITIES

Capital.....	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Surplus, including all undivided profits (market value).....	22,727,771	23,217,787	23,186,291	26,352,048
Preferred deposits, viz.:.....				
Due New York State savings banks.....	3,782,061	4,468,909	4,263,879	4,971,976
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	7,943,551	3,807,586	2,325,033	20,850,283
Deposits by the State of New York.....	1,400,000	950,000	230,000	170,000
Deposits by the Superintendent of Banks of the State of New York.....	20,000	20,000	20,000	10,000
Other deposits secured by pledge of assets.....	627,331	.....	635,159	.....
Deposits otherwise preferred.....	.....	4,127,000	4,848,000	3,674,000
Due depositors, not preferred.....	226,200,280	274,168,913	291,452,234	370,366,998
Due to trust companies, banks and bankers.....	22,922,694	2,370,391	22,937,911	30,869,058
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	54,841,309	35,015,605	26,345,636	38,369,337
Other liabilities.....	4,528,049	5,225,392	6,182,773	3,455,263
Total liabilities.....	\$354,993,096	\$363,371,583	\$392,456,916	\$509,088,973

32. HAMILTON TRUST COMPANY, BROOKLYN

WILLARD E. EDMISTER, *President.*

[180 Montague street; organized 1891]

WILLIAM BERRI, *Vice-President.*WALTER C. HUMSTONE, *Vice-President.*JOSEPH C. HECKER, *Jr., Assistant Secretary.*GEORGE HADDEN, *Secretary.*ROBERT S. GIRLING, *Assistant Secretary.*

TRUSTEES

WILLIAM BERRI, WALTER C. HUMSTONE, FREDERICK H. POUCH,
 CHARLES COOPER, JOHN N. PARTIDGE, EVERLEY CHILDS, GEORGE HADDEN,
 JOHN C. MCQUIRE, EZRA D. BUSHNELL, FRANK SULLIVAN SMITH, WILLARD E. ECKER,
 HENRY N. WHITNEY, DANIEL J. CREEM, H. C. FOLGER, JULIUS B. DAVENPORT, JOHN ANDERSON,
 JOHN R. HEGEMAN, DAVID F. BUTCHER, CHARLES J. McDERMOTT, EDWIN A. AMES,
 FREDERICK H. WEBSTER.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$472,078	\$472,828	\$753,500	\$448,500
Private securities, market value.....	2,227,880	2,233,248	2,488,025	2,685,121
Real estate owned.....	4,500	4,500	77,629	78,671
Mortgages owned.....	686,300	687,550	623,500	574,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	88,650	87,000	90,950	90,100
Loans and discounts secured by other collateral.....	3,063,458	2,539,872	2,354,638	3,073,856
Loans, discounts and bills purchased not secured by collateral.....	356,565	318,406	260,807	236,747
Overdrafts.....	5	51	39	21
Due from trust companies, banks and bankers.....	1,866,663	2,122,515	2,025,034	2,481,487
Specie.....	515,115	485,605	457,406	411,281
Legal tender notes and notes of national banks.....	46,770	39,860	27,810	33,610
Federal reserve notes.....	.....	1,600	1,500	2,020
Cash items.....	687	2,119	8,180	5,684
Assets not included in any of the above heads.....	83,277	91,667	84,184	70,006
Total resources.....	\$9,410,848	\$9,086,411	\$9,248,152	\$10,191,704

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	1,031,378	1,040,341	1,050,988	1,065,934
Preferred deposits, viz.:				
Due New York State savings banks.....	1,287,374	1,328,588	1,343,809	1,436,264
Due New York State savings and loan associations, credit unions and land bank.....	24,570	22,256	10,456	22,349
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	160,628	140,777	128,950	148,121
Deposits by the State of New York.....	200,000	129,000	69,000	69,000
Deposits by the Superintendent of Banks of the State of New York.....	15,313	11,536	2,296	1,830
Other deposits secured by pledge of assets.....	130,703	120,525	116,567	73,750
Due depositors, not preferred.....	5,919,130	5,622,252	5,968,496	6,675,453
Due to trust companies, banks and bankers.....	75,093	80,273	4,437	110,973
Other liabilities.....	56,659	90,863	53,153	68,030
Total liabilities.....	\$9,410,848	\$9,086,411	\$9,248,152	\$10,191,704

33. HUDSON RIVER TRUST COMPANY, HUDSON

DELBERT DINEHART, *President.*

[520 Warren street; organized 1912]

CHARLES W. CLAPPER, *Secretary.*ROBERT W. EVANS, *Vice-President.*CHARLES W. BOSTWICK, *Vice-President.*

DIRECTORS

DELBERT DINEHART, H. R. BRYAN,
 R. W. EVANS, E. E. BRIGGS,
 C. W. BOSTWICK, L. A. BRISTOL,
 ARTHUR GIFFORD, HENRY HUDSON,

EUGENE WOLFE,
 JOHN NICHOLS,
 JAMES J. FOX,
 S. V. WHITBECK,

HERMAN LIVINGSTON,
 L. R. TILDEN,
 A. W. HOVER,
 WILLIAM A. MALLERY, Jr.,

ARTHUR FARRAND,
 EDWARD TINKER,
 HAROLD FRITTS.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Cash items.....
 Customers' liability on acceptances (per contra, see Liabilities).....
 Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
\$80,710	\$38,886	\$86,986	\$116,071
160,383	151,236	141,747	221,339
30,000	30,000	30,000	30,000
159,850	149,600	112,900	112,525
38,967	35,004	34,919	53,211
71,820	59,539	54,627	56,788
392,127	393,528	364,820	393,969
112	.....	94	185
97,489	64,534	113,876	75,730
3,984	4,186	5,013	3,816
26,300	29,000	26,000	17,000
2,857	4,607	4,866	4,175
.....	.....	50,633	50,633
6,838	5,235	8,265	5,350
\$1,071,137	\$1,015,335	\$1,034,246	\$1,140,812

LIABILITIES

Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits (market value).....	80,350	81,304	86,517	86,413
Preferred deposits, viz.:				
Due New York State savings banks.....	20,862	14,060	12,680	24,714
Due New York State savings and loan associations, credit unions and land bank.....	13	5	81	74
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	21,061	2,420	2,402	3,377
Deposits by the State of New York.....	100,000	100,000	75,000	65,000
Other deposits secured by pledge of assets.....	9,725	10,747	13,163	13,176
Due depositors, not preferred.....	705,353	655,296	688,142	763,245
Due to trust companies, banks and bankers.....	3,470	3,425	5,793	6,120
Bills payable.....		15,000		
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....			50,633	50,633
Other liabilities.....	5,303	8,078	4,825	3,080
Total liabilities.....	\$1,071,137	\$1,015,335	\$1,034,246	\$1,140,812

34. HUDSON TRUST COMPANY, NEW YORK CITY

FRANK V. BALDWIN, *President.*

[1411 Broadway; organised 1906]

JAMES R. EDWARDS, *Treasurer.*LOUIS H. HOLLOWAY, *Vice-President.*HENRY C. STRAHMANN, *Vice-President.*
JOHN GERKEN, *Vice-President.*RICHARD A. PURDY, *Secretary.*

DIRECTORS

FRANK V. BALDWIN, PAUL B. SCARFF,
CLARENCE P. KING, RICHARD A. PURDY,
ROBERT H. ROUNDTREE, FRED H. EHLEN,E. A. McALPIN,
WM. P. RINCKHOFF,
GUSTAV SCHOLER.HENRY C. STRAHMANN,
WM. VON TWISTERN,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$921,310	\$921,310	\$921,310	\$904,510
Private securities, market value.....	224,668	301,337	301,337	456,176
Real estate owned.....	237,752	236,884	346,664	356,305
Mortgages owned.....	130,500	130,500	185,500	248,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	172,410	168,851	151,296	105,085
Loans and discounts secured by other collateral.....	750,031	730,314	702,555	1,321,171
Loans, discounts and bills purchased not secured by collateral.....	898,100	1,107,363	1,229,121	1,010,569
Overdrafts.....	1,555	1,742	1,272	3,739
Due from trust companies, banks and bankers.....	1,791,775	1,277,675	1,306,321	1,326,441
Specie.....	233,167	273,379	232,658	247,177
Legal tender notes and notes of national banks.....	77,753	36,231	41,800	50,146
Federal reserve notes.....	.....	5,000	12,500	10,100
Cash items.....	18,579	7,266	7,636	16,243
Assets not included in any of the above heads.....	21,342	24,832	22,799	31,818
Total resources.....	\$5,478,942	\$5,220,684	\$5,402,269	\$6,087,980

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	639,756	628,735	619,850	600,823
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	48,670	72,477	47,651	169,686
Deposits by the State of New York.....	300,000	275,000	135,000	110,000
Deposits otherwise preferred.....	.....	125,000	175,000	50,000
Due depositors, not preferred.....	3,363,358	2,969,440	3,189,210	3,832,088
Due to trust companies, banks and bankers.....	181,329	248,608	194,436	567,552
Other liabilities.....	445,829	381,424	601,122	257,841
Total liabilities.....	\$5,478,942	\$5,220,694	\$5,462,269	\$6,087,980

35. HUGUENOT TRUST COMPANY OF NEW ROCHELLE, NEW ROCHELLE

RAYMOND J. WALTERS, *President*.

[32 North avenue; organised 1910]

GEORGE N. SUTTON, *Secretary*.MICHAEL J. MARTIN, *Vice-President*.GEORGE E. GALGANO, *Vice-President*.

DIRECTORS

CHARLES W. BRYAN, JOHN T. FENLON,
ARTHUR L. DAVIS, GEORGE W. SUTTON,
CHARLES W. BRYAN, JR., GEORGE E. GALGANO,ALBERT B. GROSS,
ADAM KISTINGER,
FRANK C. KOCH,FREDERICK H. WALDORF,
MICHAEL J. MARTIN,
RAYMOND J. WALTERS,CHARLES H. REISIG,
ALBERT M. BEDFORD,
GEO. M. L. LA BRANCHE,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:	\$132,139	\$102,865	\$93,346	\$144,447
Public securities, market value.....	.....	.....	49,668	47,427
Private securities, market value.....	36,000	36,000	36,000	36,000
Real estate owned.....	78,500	81,000	78,500	80,500
Mortgages owned.....	.....	.....	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	21,830	30,287	29,412	28,412
Loans and discounts secured by other collateral.....	32,160	47,092	57,924	57,689
Loans, discounts and bills purchased not secured by collateral.....	337,305	341,637	355,170	355,206
Due from trust companies, banks and bankers.....	84,056	120,440	54,018	47,474
Specie.....	10,823	11,689	12,417	13,940
Legal tender notes and notes of national banks.....	6,018	6,740	4,479	4,276
Federal reserve notes.....	.....	2,460	2,400	2,000
Cash items.....	1,983	5,071	983	2,179
Assets not included in any of the above heads.....	5,850	5,172	5,586	4,501
Total resources.....	\$746,664	\$790,483	\$779,903	\$824,021

LIABILITIES

Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value)	60,419	61,061	62,023	60,276
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	400	416	416	416
Deposits by the State of New York	75,000	69,000	49,000	49,000
Other deposits secured by pledge of assets	3,541	3,533	3,577	3,622
Due depositors, not preferred	445,069	497,142	508,616	557,236
Due to trust companies, banks and bankers	7,061	2,562	676	700
Other liabilities	5,194	6,769	5,598	2,771
Total liabilities	\$746,664	\$790,483	\$779,903	\$824,021

36. ITHACA TRUST COMPANY, ITHACA

MYNDERSE VAN CLEEF, *President.*

[110 North Tioga street; organised 1891]

WILLIAM H. STORMS, *Secretary.*EMMONS L. WILLIAMS, *Vice-President.*CHARLES E. TREMAN, *Vice-President.*

DIRECTORS

CHARLES H. BLOOD, FRANKLIN C. CORNELL,

SHERMAN PEER,

CHARLES D. BOSTWICK, JOHN M. GUANTLETT,

JACOB ROTHSCCHILD,

FORDYCE A. COBB, FREDERIC J. WHITON,

LOUIS P. SMITH,

EDWIN C. STEWART.

WILLIAM H. STORMS,

ROBERT H. TREMAN,

CHARLES E. TREMAN,

MYNDERSE VAN CLEEF,

EMMONS L. WILLIAMS,

LEROY H. VAN KIRK,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$198,095	\$195,805	\$190,395	\$234,150
Private securities, market value.....	949,376	1,001,649	1,014,573	1,000,316
Real estate owned.....	20,000	20,000	20,000	20,000
Mortgages owned.....	739,720	765,970	754,256	745,706
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	37,460	30,500	29,500	44,929
Loans and discounts secured by other collateral.....	433,752	401,229	382,492	346,969
Loans, discounts and bills purchased not secured by collateral.....	201,661	207,334	225,760	207,273
Overdrafts.....	441	479	1,023	444
Due from trust companies, banks and bankers.....	238,439	230,591	191,414	220,349
Specie.....	32,639	30,915	22,582	38,564
Legal tender notes and notes of national banks.....	26,411	17,939	13,335	20,000
Federal reserve notes.....	.....	2,000	5,000	.....
Cash items.....	9,667	5,085	3,628	21,388
Assets not included in any of the above heads.....	36,704	46,871	40,203	43,629
Total resources.....	\$2,925,365	\$2,986,367	\$2,894,161	\$2,943,707

LIABILITIES

Capital.....	\$200,000			\$200,000
Surplus, including all undivided profits (market value).....	146,782			190,452
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	81,784			114,512
Deposits by the State of New York.....	50,000	30,500		42,000
Deposits by the Superintendent of Banks of the State of New York.....	15,000	50,000		10,000
Due depositors, not preferred.....	2,415,776	15,000		2,360,600
Due to trust companies, banks and bankers.....		2,450,679		25,784
Other liabilities.....		.....	22,995	359
	16,023	34,001	17,541	
Total liabilities.....	\$2,925,385	\$2,956,367	\$2,894,161	\$2,943,707

37. KINGS COUNTY TRUST COMPANY, BROOKLYN

JULIAN D. FAIRCHILD, *President.*
 JULIAN P. FAIRCHILD, *Vice-President.*
 WILLIAM HARKNESS, *Vice-President.*
 [342 Fulton street; organized 1889]
 D. W. McWILLIAMS, *Vice-President.*
 WILLIAM J. WASON, *Vice-President.*
 THOMAS BLAKE, *Secretary.*
 HOWARD D. JOOST, *Assistant Secretary.*
 J. NORMAN CARPENTER, *Trust Officer.*

TRUSTEES

WALTER E. BEDELL,
 EDWARD C. BLUM,
 GEO. V. BROWER,
 F. L. CRANFORD,
 JOHN T. UNDERWOOD,
 ROBERT A. DRYSDALE,
 JULIAN D. FAIRCHILD,
 JULIAN P. FAIRCHILD,
 JOSEPH P. GRACE,
 W. M. VAN ANDEN,
 WILLIAM HARKNESS,
 JOSEPH HUBER,
 WHITMAN W. KENYON,
 D. W. McWILLIAMS,
 HENRY A. MEYER,
 CHARLES A. O'DONOHUE,
 CHARLES E. PERKINS,
 JOHN J. WILLIAMS,
 DICK S. RAMSAY,
 H. B. SCHARMANN,
 JOHN F. SCHMADEKE,
 OSWALD W. UHL,
 LLEWELLYN A. WRAY.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,665,737	\$1,521,987	\$1,490,832	\$2,313,369
Private securities, market value.....	5,237,792	6,057,927	7,018,531	7,639,359
Real estate owned.....	210,000	210,000	210,000	210,000
Mortgages owned.....	911,250	937,050	928,300	1,040,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	224,225	237,125	236,225	235,500
Loans and discounts secured by other collateral.....	8,137,030	6,941,161	6,471,063	6,630,922
Loans, discounts and bills purchased not secured by collateral.....	1,623,993	973,658	1,606,037	1,577,374
Overdrafts.....	617	210	416	.....
Due from trust companies, banks and bankers.....	2,624,675	3,785,435	4,554,557	3,723,523
Specie.....	990,469	1,149,477	1,077,322	1,058,623
Legal tender notes and notes of national banks.....	420,935	601,995	225,200	231,855
Federal reserve notes.....	.....	20,000	30,000	81,685
Cash items.....	6,235	13,805	18,932	19,342
Assets not included in any of the above heads.....	157,513	187,845	216,569	169,375
Total resources.....	\$22,210,171	\$22,637,675	\$24,083,984	\$24,931,427

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	2,491,804	2,548,986	2,564,294
Preferred deposits, viz.:			
Due New York State savings banks.....	3,715,967	3,793,646	3,778,119
Due New York State savings and loan associations, credit unions and land bank.....	17,328	10,121	15,401
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	311,697	296,509	281,295
Deposits by the State of New York.....	580,000	580,000	470,000
Deposits by the Superintendent of Banks of the State of New York.....	56,786	48,907	53,447
Other deposits secured by pledge of assets.....	339,084	330,968	335,124
Due depositors, not preferred.....	13,913,015	14,095,400	15,703,881
Due to trust companies, banks and bankers.....	127,609	194,261	233,602
Other liabilities.....	156,883	238,877	148,821
Total liabilities.....	\$22,210,171	\$22,637,675	\$24,083,984
			\$24,931,427

38. LAWYERS' TITLE AND TRUST COMPANY, NEW YORK CITY

[190 Broadway; organised 1905 by merger of Central Realty Bond and Trust Company and Lawyers' Title Insurance Company]

LOUIS V. BRIGHT, *President*.WALTER N. VAIL, *Secretary*.THORWALD STALLKNECHT, *Vice-President*.FREDERIC E. GUNNISON, *Vice-President*.EDWIN W. COGESHALL, *Chairman of Board*.HERBERT E. JACKSON, *Vice-President*.ARCHIBALD FORBES, *Treasurer*.FREDERICK D. REED, *Assistant Secretary*.LEWIS H. LOSEE, *Vice-President*.ROBERT I. SMYTH, *Assistant Treasurer*.GEORGE F. PARMELEE, *Assistant Secretary*.

DIRECTORS

LUCIUS H. BEERS,
LOUIS V. BRIGHT,
G. F. BUTTERWORTH,
EDWIN W. COGESHALL,
RICHARD T. GREENE,

WILLIAM P. DIXON,
PHILIP T. DODGE,
HENRY GOLDMAN,
J. F. KERNOCHAN,
PHILIP LEHMAN,

T. STALLKNECHT,
ALBERT H. WIGGIN,
DEWITT BAILEY,
WILLIAM BARBOUR,
WILLIAM SCHRAMM,

WILLIAM G. GILMORE,
EDGAR J. PHILLIPS,
FRED. E. GUNNISON,
EDWIN C. JAMESON,
WILLIAM M. CALDER.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,235,247	\$1,425,435	\$1,490,972	\$1,790,741
Private securities, market value.....	3,825,389	4,057,786	4,513,763	4,764,893
Real estate owned.....	3,682,976	3,665,217	3,710,632	3,491,459
Mortgages owned.....	8,480,038	7,638,604	7,623,793	8,404,547
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	155,200	277,908	283,288	320,188
Loans and discounts secured by other collateral.....	1,843,640	2,338,760	2,319,972	3,414,628
Loans, discounts and bills purchased not secured by collateral.....	1,638,820	1,682,903	1,667,124	1,558,382
Overdrafts.....	564	167	231	158
Due from trust companies, banks and bankers.....	1,294,831	1,540,439	1,917,804	1,869,072
Specie.....	1,203,927	1,146,984	1,251,438	1,300,890
Legal tender notes and notes of national banks.....	307,905	184,490	292,810	444,575

Federal reserve notes.....	13,870	7,850	11,195
Cash items.....	296,727	69,118	416,917
Assets not included in any of the above heads.....	375,059	373,269	468,790
Total resources.....	\$24,643,879	\$25,512,064	\$28,255,805

LIABILITIES

Capital.....	\$4,000,000	\$4,000,000	\$4,000,000
Surplus, including all undivided profits (market value).....	5,067,678	5,090,220	5,396,056
Preferred deposits, viz.:			
Due New York State savings banks.....	611,870	759,593	731,619
Due New York State savings and loan associations, credit unions and land bank.....	13,183	6,766	15,310
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	387,773	398,405	895,814
Deposits by the State of New York.....	300,000	182,000	77,000
Deposits by the Superintendent of Banks of the State of New York.....	109,139	84,089	98,704
Other deposits secured by pledge of assets.....	75,936	78,539	91,923
Deposits otherwise preferred.....	293,967	298,560	302,193
Due depositors, not preferred.....	13,196,397	12,990,395	16,305,226
Due to trust companies, banks and bankers.....	125,361	293,883	225,556
Other liabilities.....	250,466	487,869	123,404
Total liabilities.....	\$24,431,770	\$24,643,879	\$28,255,805

39. LINCOLN TRUST COMPANY, NEW YORK CITY

ALEXANDER S. WEBB, *President*,
 ABRAM M. HYATT, *Vice-President*,

1207 Broadway; organized 1902]
 OWEN WARD, *Vice-President*,
 BRECKENRIDGE CARROLL, *Assistant Treasurer*.

FREDERIC P. DAVIS, *Secretary*,
 HORACE F. POOR, *Treasurer*.

DIRECTORS

W. D. BALDWIN, WILLIAM FELSINGER, ABRAM M. HYATT,
 GEORGE BLADGEN, HERMAN C. FLEITMANN, ARTHUR IRELIN,
 GEORGE C. BOLDT, ERSKINE HEWITT, CLARENCE H. KELSEY,
 WM. G. CONKLIN, EDWARD W. HUMPHREYS, W. DeLANCEY KOUNTZE,
 O. L. DOMERICH, WM. H. WHEELLOCK, GEORGE LEASK,

JOHN P. MUNN,
 P. F. MURPHY,
 IRVING E. RAYMOND,
 C. MORTON WHITMAN,
 JESSE I. STRAUS,
 B. AYMAR SANDS,
 ISAAC N. SELIGMAN,
 LOUIS STERN,
 OWEN WARD,
 ALEXANDER S. WEBB.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$522,843	\$610,693	\$647,591	\$967,090
Private securities, market value.....	1,967,371	1,747,685	1,664,490	1,787,275
Real estate owned.....	10,000	10,000	10,000	.....
Mortgages owned.....	943,983	936,928	1,006,411	942,496
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	184,366	209,550	205,000	191,400
Loans and discounts secured by other collateral.....	5,015,723	4,823,348	5,181,263	6,126,936
Loans, discounts and bills purchased not secured by collateral.....	2,135,095	1,909,082	1,860,627	2,198,267
Overdrafts.....	442	30,531	1,694	8,717
Due from trust companies, banks and bankers.....	1,640,140	1,676,301	1,695,050	1,870,494
Specie.....	890,359	926,211	699,800	1,131,367
Legal tender notes and notes of national banks.....	114,600	64,800	253,918	135,100
Federal reserve notes.....	.....	9,500	5,700	13,800
Cash items.....	262,333	306,429	139,903	1,198,244

Customers' liability on acceptances (per contra, see Liabilities).....	227,188	1,276	.....	.....
Assets not included in any of the above heads.....		253,932	245,536	218,312
Total resources.....	\$13,914,443	\$13,506,236	\$13,616,983	\$16,784,498
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	526,629	534,714	541,429	503,891
Preferred deposits, viz.:				
Due New York State savings banks.....	480,375	471,458	440,278	597,093
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	168,501	190,741	218,776	192,497
Deposits by the State of New York.....	373,000	250,000	120,000	95,000
Deposits by the Superintendent of Banks of the State of New York.....	6,527	6,527	6,642	1,527
Due depositors, not preferred.....	10,990,135	10,620,266	10,929,463	13,864,960
Due to trust companies, banks and bankers.....	276,556	289,089	274,110	475,756
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....				
Other liabilities.....	92,720	1,276	86,285	53,774
Total liabilities.....	\$13,914,443	\$13,506,236	\$13,616,983	\$16,784,498

40. LIVINGSTON COUNTY TRUST COMPANY, GENESEO

JAMES W. WADSWORTH, *President*,B. E. BROPHEL, *Vice-President*,

[Organised 1915]

PERRY C. EUCHNER, *Secretary*.FRED G. OLP, *Vice-President*.

DIRECTORS

B. E. BROPHEL, R. S. FOLTS,
JOHN F. CONNOR, EDWARD J. FORBES,
E. E. DOTY, WM. J. MALONEY,W. G. MARKHAM,
JACOB NAST,
CHARLES D. NEWTON,

FRED G. OLP.

JAMES W. WADSWORTH, JR.,
FOSTER W. WALKER,
EUGENE B. WILHELM.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition, Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$61,650	\$64,545
Private securities, market value.....	37,107	45,732
Mortgages owned.....	25,800	72,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,219	2,369
Loans and discounts secured by other collateral.....	11,730	67,164
Loans, discounts and bills purchased not secured by collateral.....	60,424	91,924
Overdrafts.....	7
Due from trust companies, banks and bankers.....	32,627	22,701
Specie.....	3,719	2,932
Legal tender notes and notes of national banks.....	1,775	2,850
Federal reserve notes.....	45	5,380
Cash items.....	99	430
Assets not included in any of the above heads.....	7,490	7,217
Total resources.....	\$243,185	\$385,591

LIABILITIES

Capital.....	.....	.....	.....	\$100,000
Surplus, including all undivided profits (market value).....	.....	.....	.....	11,917
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	.....	.....	.....	24,878
Deposits by the State of New York.....	.....	.....	.....	5,000
Other deposits secured by pledge of assets.....	.....	.....	.....	29,302
Due depositors, not preferred.....	.....	.....	.....	127,447
Due to trust companies, banks and bankers.....	.....	.....	.....	206,080
Other liabilities.....	.....	.....	.....	6,689
	.....	.....	.....	1,775
Total liabilities.....	.....	.....	.....	\$385,591

41. MADISON COUNTY TRUST AND DEPOSIT COMPANY, ONEIDA

JOHN H. BROWN, *President.*

[85 Main street; organised 1913]

JAMES MOORE, *Vice-President.*JOHN MAXWELL, *Vice-President.*A. V. NEEDHAM, *Vice-President.*J. L. OAKES, *Treasurer.*

DIRECTORS

JOHN H. BROWN,

A. V. NEEDHAM,

JOHN E. SPERRY,

JAMES MOORE,

ROBERT L. CROCKETT,

WILLIAM W. WARR,

CRAWFORD GETMAN,

CHARLES M. STONE,

WILLIAM R. OLNEY,

MANFORD J. DEWEY,

CHARLES R. COVILLE,

JULIAN E. TAFT,

ROBERT PAUL,

JOHN R. LOOMIS,

E. E. TORREY,

T. J. BURKE,

JOHN MAXWELL,

W. T. JERMY.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$124,526	\$124,017	\$124,316	\$149,842
Private securities, market value.....	65,368	65,076	65,189	70,856
Real estate owned.....	30,532	31,732	31,732	31,732
Mortgages owned.....	268,506	276,181	281,650	293,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	12,150	.....	.....
Loans and discounts secured by other collateral.....	85,103	91,066	103,902	113,077
Loans, discounts and bills purchased not secured by collateral.....	212,955	242,334	279,483	297,580
Overdrafts.....	.....	19	10	53
Due from trust companies, banks and bankers.....	65,206	67,097	57,449	63,281
Specie.....	5,741	5,013	3,723	2,920
Legal tender notes and notes of national banks.....	8,726	11,370	7,643	8,123
Cash items.....	3,781	3,840	1,288	7,405
Assets not included in any of the above heads.....	14,529	13,990	16,494	12,437
Total resources.....	\$884,973	\$943,815	\$972,849	\$1,061,165

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	71,370	64,407	64,635	64,407
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,606	3,543	3,553	2,031
Deposits by the State of New York.....	40,000	35,000	40,000	40,000
Other deposits secured by pledge of assets.....	4,637	28,356	29,997	4,643
Due depositors, not preferred.....	829,652	736,241	699,829	673,344
Other liabilities.....	800	5,302	5,801	4,335
Total liabilities.....	\$1,051,155	\$972,849	\$943,815	\$884,973

42. MANUFACTURERS' TRUST COMPANY, BROOKLYN

[774 Broadway; organized 1906, as Citizens Trust Company of Brooklyn]

NATHAN S. JONAS, <i>President.</i>	WM. K. DICK, <i>Vice-President,</i>	JAMES H. CONROY, <i>Secretary.</i>
GEORGE FREIFELD, <i>Vice-President,</i>	WILLIAM SCHNEIDER, <i>Assistant Secretary,</i>	S. B. KRAUS, <i>Vice-President,</i>
CHAS. FROEB, <i>Vice-President.</i>	REUBEN W. SHELTER, <i>Assistant Secretary,</i>	NORMAN B. TYLER, <i>Assistant Secretary,</i>
CHARLES M. MOTT, <i>Assistant Secretary,</i>	F. W. BRUCHHAUSER, <i>Assistant Secretary,</i>	J. C. NIGHTINGALE, <i>Cashier.</i>
HENRY C. VON ELM, <i>Assistant Secretary,</i>		

DIRECTORS

NATHAN S. JONAS,	ARTHUR S. SOMERS,	JOHN R. THOMPSON,	GEORGE P. JACOBS,
AARON WESTHEIM,	CHARLES LYON,	ANDREW D. BAIRD,	J. A. MOLLENHAUER,
HENRY L. BATTERMAN,	JOHN H. SCHUMANN,	J. HENRY DICK,	M. B. STREETER,
A. N. BERNSTEIN,	LOUIS NEWMAN,	WM. K. DICK,	WILLIAM P. STURGIS,
MARTIN DERX,	H. B. SCHARMANN,	CHARLES FROEB,	WILLIAM H. VOGEL,
GEORGE FREIFELD,	JULIUS LIEBMANN,	ALEX. D. SEYMOUR,	BERNARD GALLAGHER.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,093,082	\$1,165,700	\$1,165,700	\$1,207,700
Private securities, market value.....	1,283,484	1,417,308	1,519,419	1,902,641
Real estate owned.....	898,744	898,074	859,505	849,187
Mortgages owned.....	755,805	726,305	834,131	929,497
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	175,818	172,926	160,672	131,609
Loans and discounts secured by other collateral.....	1,411,903	1,356,782	1,113,394	1,454,050
Loans, discounts and bills purchased not secured by collateral.....	4,723,961	4,577,609	4,558,375	4,279,093
Overdrafts.....	14	6	456	118
Due from trust companies, banks and bankers.....	892,125	925,095	1,774,142	1,364,152
Specie.....	615,125	565,697	537,526	684,219
Legal tender notes and notes of national banks.....	232,975	270,000	249,000	352,295

Federal reserve notes.....	35,000	30,000	35,000
Cash items.....	54,673	65,336	84,673
Customers' liability on acceptances (per contra, see Liabilities).....	2,500	.....	.....
Assets not included in any of the above heads.....	136,704	140,503	149,505
Total resources.....	\$12,277,410	\$13,008,159	\$13,393,709
LIABILITIES			
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	240,104	256,004	321,590
Preferred deposits, viz.:			
Due New York State savings banks.....	1,180,480	1,089,511	1,377,987
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	14,196	93,356	61,176
Deposits by the State of New York.....	406,699	227,000	237,000
Deposits by the Superintendent of Banks of the State of New York.....	33,753	430	15
Other deposits secured by pledge of assets.....	284,472	275,201	276,352
Due depositors, not preferred.....	8,891,647	9,770,476	9,981,101
Due to trust companies, banks and bankers.....	1,255	.....	25,156
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	2,500	.....	.....
Other liabilities.....	222,304	286,181	113,332
Total liabilities.....	\$12,277,410	\$13,008,159	\$13,393,709

43. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

GEORGE C. VAN TUYL, Jr., *President*.
 BEVERLY CHEW, *Vice-President*.
 EDWIN F. ROREBCK, *Vice-President*.
 (49 Wall street; chartered 1881)
 JOHN F. CISEL, *Comptroller*.
 BERTRAM CRUGER, *Treasurer*.
 RUPERT W. K. ANDERSON, *Assistant Treasurer*.
 FREDERICK E. FRIED, *Assistant Secretary*.
 GEORGE N. HAERTMANN, *Secretary*.
 WILLARD E. McHARG, *Assistant Secretary*.
 JAMES F. McNAMARA, *Trust Officer*.

DIRECTORS

JAMES G. CANNON,	HENRY W. DeFORREST,	JOHN T. TERRY,	HENRY W. MARSH,
WILLIAM CARPENDER,	HALEY FISKE,	HERBERT PARSONS,	CHARLES W. OGDEN,
BEVERLY CHEW,	J. HORACE HARDING,	GEO. C. VAN TUYL, Jr.,	WILLIAM ROSS PROCTOR,
JOHN W. SIMPSON,	JOSEPH J. SLOCUM,	WALTER E. MAYNARD,	ALFRED P. WALKER,
THOS. DeWITT CUYLER,	ERSKINE HEWITT,	OGDEN MILLS,	WILLIAM G. WILCOX,
	HAROLD I. PRATT,	E. D. MORGAN,	
		THEODORE C. CAMP,	
		HAROLD HERRICK,	

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$3,500,480	\$3,550,943	\$4,037,000	\$4,014,000
Private securities, market value.....	5,554,541	6,760,800	9,721,629	9,253,626
Real estate owned.....	63,541	63,826	62,219	78,587
Mortgages owned.....	1,178,095	1,176,595	1,236,595	1,263,683
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	216,463	516,314	582,816	585,977
Loans and discounts secured by other collateral.....	11,390,972	15,129,213	16,025,765	21,712,815
Loans, discounts and bills purchased not secured by collateral.....	13,629,445	13,912,014	14,327,929	16,628,820
Overdrafts.....	23	2	144	2
Due from trust companies, banks and bankers.....	3,215,545	3,148,268	5,379,980	4,686,755
Specie.....	2,875,733	3,356,995	3,409,866	4,247,318
Legal tender notes and notes of national banks.....	1,064,004	616,080	2,176,000	761,700
Federal reserve notes.....		6,015	4,070	680

Cash items.....	520,306	289,397	164,817	1,911,381
Customers' liability on acceptances (per contra, see Liabilities).....	.....	125,000	100,000	80,000
Assets not included in any of the above heads.....	644,854	312,174	415,767	293,618
Total resources.....	\$43,854,004	\$47,963,336	\$57,645,197	\$65,615,932

LIABILITIES

Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	6,103,391	6,093,574	6,293,874	6,067,328
Preferred deposits, viz.:				
Due New York State savings banks.....	2,611,918	2,782,282	3,132,834	3,710,414
Due New York State savings and loan associations, credit unions and land bank.....	.....	25,299	25,632	21,251
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,279,529	1,150,989	1,079,694	3,531,892
Deposits by the State of New York.....	1,995,000	850,000	350,000	250,000
Deposits by the Superintendent of Banks of the State of New York.....	289,627	278,814	273,050	180,605
Due depositors, not preferred.....	20,537,124	23,437,032	26,750,088	33,151,688
Due to trust companies, banks and bankers.....	8,666,494	10,721,841	17,229,009	16,344,422
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	125,000	100,000	80,000
Other liabilities.....	370,921	498,505	411,036	258,332
Total liabilities.....	\$43,854,004	\$47,963,336	\$57,645,197	\$65,615,932

44. MONTGOMERY COUNTY TRUST COMPANY, AMSTERDAM

JOHN BARNES, *President.*

[64 Market street; organized 1912]

THOMAS W. SWAN, *Treasurer.*DABAUN VAN AKEN, *Vice-President.*WILLIAM J. KLINE, *Vice-President.*THEODORE J. YUND, *Vice-President.*

DIRECTORS

JOHN BARNES,

THEODORE S. DUTCHER,

MARTIN KENNEDY, Jr.,

WILLIAM MCCLEARY,

P. DATER SHAUL,

JAMES BLOOD,

JAMES W. FERGUSON,

WILLIAM J. KLINE,

CARL MARK,

LIVINGSTON C. SMITH,

JOHN R. BLOOD,

SOLOMON HOLZHEIMER,

THOMAS F. MCCAFFREY,

KUNO B. SCHOTTE,

THOMAS W. SWAN,

DABAUN VAN AKEN,

SPENCER K. WARNICK,

THOMAS J. MCCAFFREY,

CHARLES C. YUND,

THEODORE J. YUND.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1916	Statement of condition June 23, 1916	Statement of condition Sept. 26, 1916	Statement of condition Dec. 31, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$224,877	\$225,512	\$228,175	\$237,800
Private securities, market value.....	467,581	571,436	713,008	701,243
Real estate owned.....	54,150	54,155	54,155	54,155
Mortgages owned.....	200,700	197,700	158,000	157,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	6,850	6,550	6,150	9,070
Loans and discounts secured by other collateral.....	93,730	91,148	83,368	141,537
Loans, discounts and bills purchased not secured by collateral.....	339,155	414,151	256,455	307,643
Overdrafts.....	68	46	1	58
Due from trust companies, banks and bankers.....	115,508	80,808	123,991	78,923
Specie.....	8,846	6,950	2,740	12,895
Legal tender notes and notes of national banks.....	12,450	19,578	14,408	6,242
Federal reserve notes.....	.....	.....	2,500	6,500
Cash items.....	2,235	3,496	3,093	24,853
Assets not included in any of the above heads.....	37,168	41,080	39,149	41,084
Total resources.....	\$1,563,318	\$1,712,505	\$1,685,191	\$1,778,298

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	81,286	90,654	103,729	125,237
Preferred deposits, viz.:.....				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,459	5,434	4,467	4,429
Deposits by the State of New York.....	385,496	318,271	248,017	196,661
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	5,000	2,500
Other deposits secured by pledge of assets.....	2,010	1,972	1,936	1,996
Due depositors, not preferred.....	889,260	969,741	1,107,737	1,090,099
Due to trust companies, banks and bankers.....	247	200	.....	34
Bills payable.....	.....	30,000	.....	150,000
Rediscounts.....	.....	75,962	.....	.....
Other liabilities.....	10,560	12,281	14,245	7,342
Total liabilities.....	\$1,563,318	\$1,712,505	\$1,685,191	\$1,778,298

45. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON

ARCHIBALD M. CAMPBELL, *President*.

[20 East First street; organized 1903]

P. W. SHEPARD, *Treasurer*.MARK D. STILES, *Vice-President*.EDWIN H. PECK, *Vice-President*.STEPHEN VAN TASSEL, *Assistant Treasurer*.M. H. HALL, *Assistant Treasurer*.

DIRECTORS

GEORGE H. BROWN,
J. HOWARD BURTON,
A. M. CAMPBELL,JAMES M. DONALD,
W. S. FLEMING,
E. H. HUFNAGEL,
S. H. VORHEES,N. H. IVES,
EDSON LEWIS,
D. W. WHITMORE,CHARLES M. MILLER,
E. H. PECK,
W. B. RANDALL,
JOHN G. WINTJEN.MARK D. STILES,
F. A. STRATTON,
W. F. TILTON.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$175,576	\$173,671	\$173,671	\$173,671
Private securities, market value.....	515,649	545,002	569,568	589,276
Real estate owned.....	167,274	172,749	170,239	170,238
Mortgages owned.....	380,357	375,657	382,927	371,747
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	187,473	226,112	246,822	207,361
Loans and discounts secured by other collateral.....	300,847	465,882	492,223	647,284
Loans, discounts and bills purchased not secured by collateral.....	1,228,659	1,131,712	1,335,239	1,041,429
Overdrafts.....	130	54	97	36
Due from trust companies, banks and bankers.....	550,411	518,023	371,816	595,447
Specie.....	83,180	84,770	61,558	97,402
Legal tender notes and notes of national banks.....	47,740	48,295	25,120	50,745
Federal reserve notes.....	.....	16,950	15,935	23,125
Cash items.....	4,006	4,144	6,606	8,804
Assets not included in any of the above heads.....	26,867	28,222	46,273	43,179
Total resources.....	\$3,667,109	\$3,701,243	\$3,808,004	\$4,019,741

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	345,716	339,613	338,299	352,037
Preferred deposits, viz.:				
Due New York State Savings banks.....	115,442	106,450	118,036	132,328
Due New York State savings and loan associations, credit unions and land bank.....	1,166	3,021	2,528	9,332
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	38,073	46,083	41,910	31,691
Deposits by the State of New York.....	250,000	230,000	195,000	160,000
Deposits by the Superintendent of Banks of the State of New York.....	35,000	40,000	50,000	60,000
Other deposits secured by pledge of assets.....	13,185	13,185	13,370	13,538
Due depositors, not preferred.....	2,629,057	2,743,222	2,898,106	3,032,599
Due to trust companies, banks and bankers.....	26,103	44,771	12,232	11,247
Other liabilities.....	13,427	24,898	28,613	16,972
Total liabilities.....	\$3,667,169	\$3,791,243	\$3,898,094	\$4,019,744

46. THE MUTUAL ALLIANCE TRUST COMPANY, NEW YORK CITY

N. J. MILLER, *President*.FRANK V. BALDWIN, *Vice-President*.

[35 Wall street; organised 1903]

R. B. MINIS, *Vice-President*.D. C. MORRIS, *Secretary*.H. A. CLINKUNBROOMER, *Treasurer*.A. D. ORMSBEE, *Assistant Secretary*.

DIRECTORS

JAMES H. PARKER,

GEORGE T. DEXTER,

F. V. BALDWIN,

S. B. BROWN,

LYNN H. DINKINS,

WILLIAM J. GRIFFIN,

H. A. CLINKUNBROOMER,

F. H. REED,

EUGENE KREMER,

R. W. NELSON,

WEBB FLOYD,

ELLISON A. SMYTH,

CHARLES K. BEEKMAN,

THOS. W. LAUDERDALE,

ERSKINE HEWITT,

H. I. MILLER,

ARCHIBALD M. MCCREA,

MASON B. STARRING,

N. J. MILLER,

WILLIAM O. ALLISON,

R. H. ROUNDTREE,

E. A. FISHER.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Due from trust companies, banks and bankers.....

Specie.....

Customers' liability on acceptances (per contra, see Liabilities).....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$955,000	.....	.....	.....
Private securities, market value.....	1,225	.....	.....	.....
Real estate owned.....	190,000	.....	.....	.....
Mortgages owned.....	26,250	.....	.....	.....
Loans and discounts secured by other collateral.....	348,272	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	192,160	.....	.....	.....
Due from trust companies, banks and bankers.....	89,349	.....	.....	.....
Specie.....	125	.....	.....	.....
Customers' liability on acceptances (per contra, see Liabilities).....	9,630	.....	.....	.....
Assets not included in any of the above heads.....	18,311	.....	.....	.....
Total resources.....	\$1,830,322	.....	.....	.....

LIABILITIES

Capital	\$1,000,000	.....	.....
Surplus, including all undivided profits (market value)	424,214	.....	.....
Preferred deposits, viz.: Other deposits due as executor, administrator, guar- dian, receiver, trustee, committee, or depository	26,039	.....	.....
Due depositors, not preferred	334,960	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	9,630	.....	.....
Other liabilities	35,479	.....	.....
Total liabilities	\$1,830,322	.....	.....

47. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER

GEORGE R. READ, *President.*

[Main and King streets; organized 1901]

DEAN SMITH, *Secretary.*FREDERICK W. HORTON, *Vice-President.*THEO. F. FLANDREAU, *Assistant Secretary.*WILLIAM J. KUDER, *Assistant Secretary.*

DIRECTORS

EDWARD W. SIMONS,

M. FRIEDSAM,

JOHN W. STERLING,

J. ALVORD PECK,

JOHN SCHICK,

ANDREW BURNS,

AARON A. CARPENTER,

EDWIN H. PECK,

GEORGE R. READ,

ABRAHAM H. SLATER,

EDWARD F. BURNES,

STANLEY W. DEXTER,

J. MAYHEW WAINWRIGHT,

WILLIAM O. REMSEN,

DEAN SMITH,

FREDERICK W. HORTON,

A. H. WIGGIN,

JONAS GOLDOVITZ.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$93,982	\$93,787	\$92,774	\$93,808
Private securities, market value.....	406,694	524,361	598,094	606,117
Real estate owned.....	53,750	53,750	53,750	53,750
Mortgages owned.....	359,419	371,419	370,669	345,619
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	20,875	16,000	16,575	14,950
Loans and discounts secured by other collateral.....	105,180	107,329	86,999	128,884
Loans, discounts and bills purchased not secured by collateral.....	346,747	325,074	361,010	301,874
Overdrafts.....	16	132	23	27
Due from trust companies, banks and bankers.....	129,454	244,028	160,992	227,142
Specie.....	9,061	12,964	10,384	9,226
Legal tender notes and notes of national banks.....	21,584	34,704	24,657	27,301
Federal reserve notes.....	.....	1,200	1,000	.....
Cash items.....	4,077	487	373	323
Assets not included in any of the above heads.....	19,075	23,016	21,500	23,483
Total resources.....	\$1,569,874	\$1,808,251	\$1,798,800	\$1,831,504

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	56,154	73,052	80,682	97,502
Preferred deposits, viz.:				
Due New York State savings banks.....	50,375	64,294	61,215	62,012
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	49,118	20,725	9,820	18,700
Deposits by the State of New York.....	110,000	135,000	95,000	85,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	.....
Other deposits secured by pledge of assets.....	11,880	11,880	11,428	11,573
Due depositors, not preferred.....	904,486	1,113,689	1,201,328	1,230,542
Due to trust companies, banks and bankers.....	23,685	67,238	24,796	18,070
Bills payable.....	50,000	.....	.....	.....
Other liabilities.....	9,176	17,373	9,531	8,105
Total liabilities.....	\$1,569,874	\$1,808,251	\$1,798,800	\$1,831,504

48. NASSAU COUNTY TRUST COMPANY, MINEOLA

GEORGE S. EMORY, *President.*

[Main street; organized 1910]

JOHN O. BERGEN, *Secretary.*EDWARD L. FROST, *Vice-President.*JOHN A. ALBERTSON, *Vice-President.*

DIRECTORS

JOHN A. ALBERTSON, JOHN C. BAKER,
THOMAS W. ALBERTSON, GEORGE S. EMORY,
FRED H. POST.EDWARD L. FROST,
FREDERICK C. HICKS,
LORIN K. SCUDDER.GEORGE L. HUBBELL,
HENRY F. HUETTNER.DANIEL UNDERHILL,
JOTHAM POST,
FREDERICK E. WILLITS.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$37,930	\$37,828	\$38,057	\$60,812
Private securities, market value.....	400,771	423,705	418,897	507,451
Real estate owned.....	12,680	12,680	12,655	51,017
Mortgages owned.....	310,110	298,110	288,600	273,050
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	43,640	47,001	47,340	55,998
Loans and discounts secured by other collateral.....	60,758	72,597	87,945	86,994
Loans, discounts and bills purchased not secured by collateral.....	186,465	184,058	178,882	172,829
Overdrafts.....	.....	19	.....	11
Due from trust companies, banks and bankers.....	193,912	436,119	144,266	194,957
Specie.....	38,090	47,306	41,522	51,530
Legal tender notes and notes of national banks.....	18,965	4,795	16,020	14,035
Federal reserve notes.....	.....	6,000	3,841	2,660
Cash items.....	2,829	1,021	303	1,197
Assets not included in any of the above heads.....	13,620	15,516	15,852	15,864
Total resources.....	\$1,319,770	\$1,586,755	\$1,292,180	\$1,488,395

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	85,835	86,926	86,614	109,341
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	5,765	46,614	52,647	59,757
Deposits by the State of New York.....	30,000	30,000	17,000	17,000
Other deposits secured by pledge of assets.....	5,723	5,603	5,673	5,673
Due depositors, not preferred.....	1,078,638	1,298,963	1,015,430	1,187,591
Due to trust companies, banks and bankers.....	6,241	7,297	6,997	8,125
Other liabilities.....	7,568	11,352	7,819	
Total liabilities.....	\$1,319,770	\$1,586,755	\$1,292,180	\$1,488,395

49. NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE

WILLIAM W. BISSELL, *President.*

[264-268 Main street; organized 1901]

HENRI J. VAN ZELM, *Secretary.*ROBERT P. CARPENTER, *Vice-President.*J. ARTHUR HUNTINGTON, *Assistant Secretary.*J. MARSHALL PERLEY, *Trust Officer.*

DIRECTORS

WILLIAM W. BISSELL,
ALBERT MAHLSTEDT,
CHARLES W. HARMAN.ALONZO GUEST,
H. E. COLWELL,ROBERT P. CARPENTER,
HENRI J. VAN ZELM,
CHARLES BABER.THOMAS S. DRAKE,
JOHN H. TROY.SAMUEL F. SWINBURNE,
EDSON S. LOTT,
D. W. TIERNEY.

RESOURCES

	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$229,090	\$259,064	\$252,064	\$261,663
Private securities, market value.....	772,422	824,738	946,651	1,073,242
Real estate owned.....	142,750	143,160	144,117	146,183
Mortgages owned.....	286,725	288,525	336,813	367,675
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	255,961	264,674	267,787	247,605
Loans and discounts secured by other collateral.....	161,717	162,457	154,257	212,183
Loans, discounts and bills purchased not secured by collateral.....	547,317	574,447	509,284	586,067
Overdrafts.....	34	144	110	193
Due from trust companies, banks and bankers.....	257,391	264,864	262,284	263,538
Specie.....	56,966	69,952	46,917	60,439
Legal tender notes and notes of national banks.....	36,565	16,035	41,600	29,661
Federal reserve notes.....		3,645	8,125	28,745
Cash items.....	2,995	2,802	2,401	8,155
Assets not included in any of the above heads.....	42,631	47,617	48,201	53,000
Total resources.....	\$2,792,564	\$2,922,122	\$3,020,611	\$3,317,399

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	62,715	68,600	71,859	90,680
Preferred deposits, viz.:				
Due New York State savings banks.....	8,250	13,882	16,549	22,978
Due New York State savings and loan associations, credit unions and land bank.....	4,589	10,479	15,001	10,428
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	149,818	66,895	131,708	116,694
Deposits by the State of New York.....	40,000	77,000	56,000	51,000
Other deposits secured by pledge of assets.....	5,352	5,272	5,338	5,338
Due depositors, not preferred.....	2,299,423	2,422,368	2,499,603	2,804,488
Due to trust companies, banks and bankers.....	1,643	27,245	3,940	6,710
Other liabilities.....	20,774	30,331	20,613	9,083
Total liabilities.....	\$2,792,564	\$2,922,122	\$3,020,611	\$3,317,399

50. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY

WALTER KERR, *President*.

[52 Wall street; chartered 1830]

IRVING L. ROE, *Secretary*.ZEGER W. VAN ZELM, *Vice-President*,SAMUEL M. B. HOPKINS, *Vice-President*,J. LOUIS VAN ZELM, *Assistant Secretary*,JOHN C. VEDDER, *Assistant Secretary*.

TRUSTEES

CHARLES G. THOMPSON, FRANK S. WITHERBEE,
 HENRY PARISH, HENRY A. C. TAYLOR,
 FREDERIC W. STEVENS, C. O'D. ISELIN,
 STUYVESANT FISH, W. EMLEN ROOSEVELT,
 EDMUND L. BAYLIES, JOSEPH H. CHOATE,
 HENRY PARISH, JR., HENRY PARISH.

WM. DE FOREST HAYNES,
 AUGUSTUS D. JUILLIARD,
 HENRY LEWIS MORRIS,
 CORNELIUS VANDERBILT,
 JOHN MCL. NASH,
 CLEVELAND H. DODGE,
 THOMAS DENNY,
 LINCOLN CROMWELL,
 PAUL TUCKERMAN,
 EDWARD M. TOWNSEND,
 WALTER KERR.

HOWARD TOWNSEND,
 EUGENE DELANO,
 ALFRED E. MARLING,
 MOSES TAYLOR,
 EDWARD J. HANCY,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
\$3,180,664	\$3,561,640	\$3,282,745	\$3,232,126
13,150,783	18,453,815	13,523,048	14,590,940
1,879,930	1,949,695	1,949,695	1,954,695
4,446,821	4,686,578	4,484,378	4,043,610
2,616,863	2,236,613	2,812,484	2,393,246
11,407,237	10,447,449	11,813,166	12,362,156
65,647	64,431	60,417	51,636
935,727	2,197,634	1,457,853	2,432,123
2,802,215	3,106,590	2,806,590	2,956,590
100,410	100,410	100,410	100,410
1,040,038	530,053	904,189	354,320
\$41,626,235	\$42,334,908	\$43,194,975	\$45,071,852

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	3,687,480	3,669,460	3,820,346	4,063,289
Preferred deposits, viz.:				
Due New York State savings banks.....	420,237	420,196	369,420	411,196
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,706,610	2,724,545	2,152,076	2,456,488
Due depositors, not preferred.....	30,006,419	31,165,086	32,211,581	32,076,205
Due to trust companies, banks and bankers.....	188,947	145,000	110,918	1,915,203
Other liabilities.....	3,616,542	3,210,621	3,530,634	3,149,491
Total liabilities.....	\$41,626,235	\$42,334,908	\$43,194,975	\$45,071,852

51. NEW YORK TRUST COMPANY, NEW YORK CITY

OTTO T. BANNARD, *President*. [26 Broad street; organized 1889 as New York Security and Trust Company] HERBERT W. MORSE, *Secretary*.
 MORTIMER N. BUCKNER, *Vice President*, H. WALTER SHAW, *Assistant Secretary*, MONTROSE STUART, *Assistant Secretary*.
 FREDERICK J. HORNE, *Vice-President*, CHARLES C. HAYDOCK, *Assistant Secretary*, ARTHUR S. GIBBS, *Assistant Secretary*.
 JAMES DODD, *Treasurer*.

TRUSTEES

OTTO T. BANNARD, JOHN B. DENNIS, FREDERIC B. JENNINGS, GEORGE W. PERKINS, DEAN SAGE,
 S. READING BERTRON, JOSEPH P. GRACE, WALTER JENNINGS, HENRY C. PHIPPS, E. AYMAR SANDS,
 JAMES A. BLAIR, BENJAMIN S. GUINNESS, CHAUNCEY KEEP, E. PARMELEE PRENTICE, JOSEPH J. SLOCUM,
 MORTIMER N. BUCKNER, F. N. HOFFSTOT, JOHN C. MCCALL, EDMUND D. RANDOLPH, JOHN W. STERLING,
 JAMES C. COLGATE, ARTHUR CURTISS JAMES, JOHN J. MITCHELL, NORMAN P. REAM, JAMES STILLMAN,
 ROBERT W. DE FOREST, JAMES PARMELEE, MILES TIERNEY.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 28, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$3,004,451	\$3,017,668	\$3,009,553	\$3,985,033
Private securities, market value.....	8,716,166	8,392,169	8,541,281	10,520,011
Real estate owned.....	136,539	104,664	163,400	256,735
Mortgages owned.....	2,739,080	2,816,013	3,846,836	2,507,886
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	996,131	629,631	714,629	670,751
Loans and discounts secured by other collateral.....	19,940,730	26,009,314	32,320,287	46,296,961
Loans, discounts and bills purchased not secured by collateral.....	8,047,822	7,344,822	4,620,964	6,110,100
Overdrafts.....	3,564	4,272	344,779	11,906
Due from trust companies, banks and bankers.....	9,493,820	9,170,584	10,142,785	13,540,966
Specie.....	3,349,047	3,451,648	3,340,515	4,739,165
Legal tender notes and notes of national banks.....	106,000	87,000	1,399,000	1,083,000
Federal reserve notes.....	.....	78,000	60,000	69,000
Cash items.....	835,125	785,868	1,689,654	2,300,740

Customers' liability on acceptances (per contra, see Liabilities).....	1,000,000	1,000,000	500,000	500,000
Assets not included in any of the above heads.....	453,210	518,710	491,561	538,662
Total resources.....	\$58,821,685	\$63,410,153	\$71,184,944	\$93,130,836

LIABILITIES

Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value).....	11,618,117	11,197,855	11,119,166	11,247,084
Preferred deposits, viz.:.....				
Due New York State savings banks.....	1,773,774	2,230,772	2,208,634	3,023,025
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,927,974	2,012,030	2,845,621	9,956,424
Deposits otherwise preferred.....	382,816	596,235	466,179	1,946,224
Due depositors, not preferred.....	34,661,054	37,730,987	44,332,120	54,780,821
Due to trust companies, banks and bankers.....	3,871,880	4,859,117	6,146,439	8,487,390
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,000,000	1,000,000	500,000	500,000
Other liabilities.....	586,070	793,157	566,785	189,968
Total liabilities.....	\$58,821,685	\$63,410,153	\$71,184,944	\$93,130,836

52. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS

GEORGE G. SHEPARD, *President.*

[45 Falls street; organized 1904]

FELIX M. WOOLWORTH, *Secretary.*C. M. YOUNG, *Vice-President.*ASHER T. CUDABACK, *Vice-President.*

DIRECTORS

ASHER T. CUDABACK, SANFORD T. CHURCH, FELIX M. WOOLWORTH,
 C. M. YOUNG, ANTHONY C. DOUGLASS, JAMES F. MURPHY,
 ALFRED W. GRAY, Wm. A. JAMESON,

GEORGE G. SHEPARD,
 JOHN H. LEGGETT,
 NELSON J. BOWKER,

HARRY C. KINSEY,
 M. J. NOONAN,
 F. K. PADDOCK.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$97,500	\$91,000	\$91,000	\$91,000
Private securities, market value.....	184,392	219,323	251,523	220,625
Real estate owned.....	58,042	58,042	58,042	58,042
Mortgages owned.....	33,005	43,500	38,000	36,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	250,000	250,000	250,000	250,000
Loans and discounts secured by other collateral.....	475,000	475,000	500,000	550,000
Loans, discounts and bills purchased not secured by collateral.....	232,334	318,844	272,054	259,976
Overdrafts.....	40	196	138	363
Due from trust companies, banks and bankers.....	318,758	314,217	234,166	249,782
Specie.....	25,781	21,010	23,553	23,062
Legal tender notes and notes of national banks.....	30,000	30,000	25,000	27,000
Cash items.....	3,410	4,911	12,814	21,424
Assets not included in any of the above heads.....	9,209	8,227	6,919	5,503
Total resources.....	\$1,717,471	\$1,834,270	\$1,763,209	\$1,792,877

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	164,333	171,954	169,852	188,575
Preferred deposits, viz.:				
Due New York State savings banks.....	60,000	60,000	61,157	75,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,346	2,366	2,398	1,846
Deposits by the State of New York.....	174,000	174,000	129,000	94,000
Other deposits secured by pledge of assets.....	12,241	12,103	11,691	11,564
Due depositors, not preferred.....	1,144,275	1,203,398	1,227,914	1,257,187
Due to trust companies, banks and bankers.....	53,487	82,711	55,794	60,964
Rediscouuts.....	.....	15,000	.....	.....
Other liabilities.....	6,789	12,738	5,403	3,751
Total liabilities.....	\$1,717,471	\$1,834,270	\$1,763,209	\$1,792,877

53. THE NORTHERN NEW YORK TRUST COMPANY, WATERTOWN

[118-124 Washington street; organised 1910]

F. L. CARLISLE, *President*.D. C. MIDDLETON, *Vice-President*.D. C. MURRAY, *Vice-President*.W. L. SHEPARD, *Assistant Treasurer*.H. A. HICKOK, *Treasurer*.

DIRECTORS

DAVID M. ANDERSON,
CHAS. H. ANTHONY,
ROBERT J. BUCK,
CELESTIN C. BURNS,
WILLIAM H. STEVENS,

JAMES E. CAMPBELL,
FLOYD L. CARLISLE,
FRED L. DEWEY,
J. FRANCIS DAY,

JOHN WEEKES,
FRANK A. EMPFALL,
G. H. P. GOULD,
GEORGE W. KNOWLTON,
BYRON B. TAGGART,

GEORGE W. WHITE,
DEWITT C. MIDDLETON,
D. CLINTON MURRAY,
HENRY PURCELL,

WILLIAM S. RICE,
CHARLES B. ROGERS,
MARK S. WILDER,
BERTRAND H. SNELL,
JAMES B. WISE.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
Private securities, market value.....
Real estate owned.....
Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
Loans and discounts secured by other collateral.....
Loans, discounts and bills purchased not secured by collateral.....
Overdrafts.....
Due from trust companies, banks and bankers.....
Specie.....
Legal tender notes and notes of national banks.....
Cash items.....
Customers' liability on acceptances (per contra, see Liabilities).....
Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
\$141,460	\$198,913	\$166,567	\$132,801
748,389	1,067,781	1,086,487	1,236,170
64,067	8,969	8,896	8,767
371,850	370,650	365,050	384,450
53,238	57,655	57,655	64,985
683,336	587,891	618,798	685,385
1,485,777	1,433,825	1,571,837	1,614,190
72	343	776	477
384,115	406,405	390,128	383,901
60,425	26,075	28,398	61,160
38,435	83,195	67,970	39,771
4,950	9,807	25,111	29,086
100,000	121,727	126,398	127,275
31,630	92,767	41,613	37,573
\$4,167,734	\$4,466,003	\$4,555,684	\$4,805,971

LIABILITIES

Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value).....	439,372	448,243	474,335	499,884
Preferred deposits, viz.:				
Due New York State savings banks.....	168,950	217,607	209,619	247,303
Due New York State savings and loan associations, credit unions and land bank.....	5,490	4,803	3,454	5,184
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	64,620	70,335	109,562	110,032
Deposits by the State of New York.....	250,000	250,000	214,000	219,000
Deposits by the Superintendent of Banks of the State of New York.....		22,836	30,291	38,261
Other deposits secured by pledge of assets.....	24,493		4,692	24,414
Deposits otherwise preferred.....			18,290	
Due depositors, not preferred.....	2,652,277	2,848,858	2,865,091	3,084,202
Due to trust companies, banks and bankers.....	30,784	26,150	69,391	38,309
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	100,000	121,727	126,398	127,275
Other liabilities.....	33,748	55,444	30,561	12,107
Total liabilities.....	\$4,167,734	\$4,466,003	\$4,555,684	\$4,805,971

54. NORTHPORT TRUST COMPANY, NORTHPORT

HENRY S. MOTT, *President*.

[45 Main street; organised 1912]

CHARLES S. C. SMITH, *Secretary*.DEXTER K. COLE, *Vice-President*.J. B. MORRELL, *Vice-President*.CHARLES S. MOTT, *Treasurer*.HOWARD T. LEFFERTS, *Trust Officer*.

DIRECTORS

N. S. ACKERLY,
 GEORGE W. BRUSH,
 CARL S. BURR, JR.,
 DEXTER K. COLE,
 A. O. GILDERSLEEVE,
 RICHARD W. HAWKINS,

FREEMAN T. HULSE,
 HENRY S. MOTT,
 FRANK QUACKENBUSH,

HENRY M. RANDALL,
 CHARLES T. SAMMIS,
 EDWARD THOMPSON.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$64,845	\$65,874	\$64,226	\$63,351
Private securities, market value.....	58,926	59,202	58,080	61,495
Real estate owned.....	12,000	12,000	12,000	12,000
Mortgages owned.....	77,050	76,700	72,450	75,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	20,325	18,851	12,925	11,525
Loans and discounts secured by other collateral.....	98,138	97,188	94,427	92,679
Loans, discounts and bills purchased not secured by collateral.....	126,383	113,899	120,352	130,005
Overdrafts.....	176	13	48	62
Due from trust companies, banks and bankers.....	26,162	28,045	38,396	59,787
Specie.....	3,697	4,375	4,983	5,022
Legal tender notes and notes of national banks.....	9,365	9,844	10,209	6,098
Federal reserve notes.....	.....	.....	600	800
Cash items.....	.....	.....	168	944
Assets not included in any of the above heads.....	4,503	5,503	4,302	4,005
Total resources.....	\$501,570	\$491,569	\$493,166	\$523,593

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	43,229	40,696	45,684	43,617
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,122	4,466	4,726	6,381
Deposits by the State of New York.....	30,000	25,000	17,000	17,000
Other deposits secured by pledge of assets.....	4,602	4,542	4,117	4,117
Due depositors, not preferred.....	301,547	303,898	311,910	332,514
Due to trust companies, banks and bankers.....	13,568	1,966	6,327	10,011
Other liabilities.....	4,502	5,001	3,402	4,953
Total liabilities.....	\$501,570	\$491,569	\$493,166	\$523,563

55. OLEAN TRUST COMPANY, OLEAN

[120 N. Union street; organized 1914]

J. P. HERRICK, *President*.T. H. QUINN, *Vice-President*.JOHN C. BURGER, *Secretary*.

DIRECTORS

M. J. HAUGH, Wm. J. FOSS,
O. W. PIERCE, F. L. BARTLETT,
T. B. LOUGHELEN, T. H. QUINN,

J. P. HERRICK,
F. C. OLDS

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investment, viz.:				
Public securities, market value.....	\$117,500	\$113,600	\$104,700	\$82,200
Private securities, market value.....	114,287	107,787	117,687	75,800
Real estate owned.....	1,500	1,500	16,117	13,000
Mortgages owned.....	71,615	96,515	105,065	110,715
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	21,147	28,701	81,753	29,280
Loans and discounts secured by other collateral.....	57,226	58,541	25,964	111,612
Loans, discounts and bills purchased not secured by collateral.....	345,196	302,997	289,371	331,940
Overdrafts.....	37	110	92	310
Due from trust companies, banks and bankers.....	49,570	75,963	67,285	102,143
Specie.....	7,798	6,489	6,523	6,770
Legal tender notes and notes of national banks.....	20,910	33,880	22,580	42,480
Cash items.....	3,518	1,752	10,946	21,743
Assets not included in any of the above heads.....	23,127	25,629	22,608	15,124
Total resources.....	\$833,431	\$853,464	\$870,691	\$943,117

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	19,279	22,843	22,064	3,137
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,000	2,384	3,131	3,014
Deposits by the State of New York	30,000	27,000	22,000	30,000
Due depositors, not preferred	678,798	695,597	712,674	798,704
Other liabilities	3,364	5,040	10,822	8,262
Total liabilities	\$833,431	\$853,464	\$870,691	\$943,117

56. ORANGE COUNTY TRUST COMPANY, MIDDLETOWN

FRANK HARDING, *President.*

[75 North street; organised 1892]

G. SPENCER COWLEY, *Secretary.*JAMES H. SMITH, *Vice-President.*WM. W. WOODWARD, *Assistant Secretary.*

DIRECTORS

EDWIN FANCHER,
RUSSELL WIGGINS,
JAMES G. HARDING,
EUGENE HORTON,
W. E. DOUGLAS,C. J. EVERSON,
JOHN BRIGBT,
JOHN H. MORRISON,GEORGE A. SWAYZE,
FRANK HARDING,
G. SPENCER COWLEY.THOMAS WATTS,
JAMES H. SMITH,

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$874,408	\$964,922	\$972,872	\$1,040,849
Private securities, market value.....	1,675,762	1,710,403	1,665,150	1,736,423
Real estate owned.....	27,000	27,000	27,000	27,000
Mortgages owned.....	395,678	396,678	387,500	394,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	59,433	61,443	60,811	37,628
Loans and discounts secured by other collateral.....	223,795	239,747	209,239	167,372
Loans, discounts and bills purchased not secured by collateral.....	253,794	233,448	217,163	242,626
Overdrafts.....	21	83	1	25
Due from trust companies, banks and bankers.....	467,323	396,742	466,428	331,642
Specie.....	84,438	61,303	64,723	61,700
Legal tender notes and notes of national banks.....	48,665	53,730	30,895	30,000
Federal reserve notes.....	.....	.....	7,000	14,590
Cash items.....	17,797	8,671	7,829	18,139
Assets not included in any of the above heads.....	11,690	9,213	11,940	9,995
Total resources.....	\$4,139,804	\$4,163,383	\$4,128,551	\$4,112,689

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	278,428	271,317	256,406	293,132
Preferred deposits, viz.:				
Due New York State Savings banks.....	17,371	14,790	14,309	23,295
Due New York State savings and loan associations, credit unions and land bank.....	13,813	10,723	8,942	20,071
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	64,536	57,971	61,249	55,190
Other deposits secured by pledge of assets.....	8,712	8,933	9,022	10,583
Due depositors, not preferred.....	3,619,473	3,623,832	3,630,421	3,595,748
Due to trust companies, banks and bankers.....	1,358	3,340	3,172	3,482
Other liabilities.....	36,113	72,477	45,030	11,188
Total liabilities.....	\$4,139,804	\$4,163,383	\$4,128,551	\$4,112,689

57. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

[81 Court street; organized 1914]

FRANK B. NEWELL, *President*.
ALONZO ROBERTSON, *Vice-President*.WILLIS SHARP KILMER, *Vice-President*.
THEODORE R. TUTHILL, *Secretary*.MARTIN H. SAWTELLE, *Treasurer*.
RICHARD E. LUSK, *Assistant Treasurer*.

DIRECTORS

ALONZO ROBERTSON,
FRANK B. NEWELL,
JOHN HULL, JR.,GEORGE W. FAIRCHILD, EDWARD M. HANRAHAN,
J. FRANCIS DAY, JOHN B. SIMPSON,
THEODORE R. TUTHILL, CHARLES S. DARLING,
EDWARD N. ABBOT, W. WIRT NEWELL,GEORGE R. NELSON,
WILLIS SHARPE KILMER,
JEROME B. HADELL,
NORMAN W. WALDRON,J. HARRY UNDERWOOD,
BENJAMIN T. ASH,
FRANK L. DENNIS,
HENRY L. BEACH.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
\$334,570	\$349,512	\$359,900	\$357,894
975,837	969,292	877,127	869,820
70,000	165,000	165,000	165,000
376,610	427,230	461,405	491,490
106,500	77,600	.....	83,500
361,266	369,433	435,795	329,007
778,301	770,782	768,516	781,063
56	28	49	5
361,945	244,423	793,299	476,112
31,500	43,562	27,147	24,338
95,354	81,297	90,752	86,640
.....	3,500	.....	1,055
34,280	23,073	10,101	33,262
29,504	27,003	31,003	17,887
\$3,555,723	\$3,551,735	\$4,020,094	\$3,717,123

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	118,519	130,008	125,245	122,013
Preferred deposits, viz.:				
Due New York State savings banks.....	25,000	25,000	25,000	25,378
Due New York State savings and loan associations, credit unions and land bank.....	1,671	1,041	2,931	495
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	15,395	17,281	21,076	15,100
Deposits by the State of New York.....	92,000	70,000	60,000	57,000
Deposits by the Superintendent of Banks of the State of New York.....	26,846	27,049	21,805	22,024
Other deposits secured by pledge of assets.....	114,523	115,124	113,916	115,786
Due depositors, not preferred.....	2,606,156	2,555,946	3,038,533	2,749,501
Due to trust companies, banks and bankers.....	38,109	24,285	97,714	105,829
Other liabilities.....	17,504	86,003	13,874	3,997
Total liabilities.....	\$3,555,723	\$3,551,735	\$4,020,094	\$3,717,123

58. THE PEOPLE'S TRUST COMPANY, BROOKLYN

[181-188 Montague street; organized 1889]

CHARLES A. BOODY, *President*
 J. G. DETTMER, *Vice-President*
 HORACE J. MORSE, *Vice-President*

WILLIAM A. FISHER, *Assistant Secretary*
 J. FRANK BIRDSALL, *Assistant Secretary*
 WILLIAM F. AYLING, *Assistant Secretary*

CHARLES L. SCHENCK, *Secretary*
 HENRY M. HEATH, *Assistant Secretary*
 CLARANCE I. MCGOWAN, *Assistant Secretary*

TRUSTEES

J. G. DETTMER,
 HORACE J. MORSE,
 WILLIAM B. HILL,
 HOWARD M. SMITH,
 ALBERT TAG,
 ANDREW D. BAIRD,
 DAVID A. BOODY,
 JAMES A. SMITH,
 HERBERT L. PRATT,

WILLIAM C. COURTNEY, GEORGE W. DAVISON,
 WILLIAM H. GOOD, WILLIAM E. HARMON,
 W. EUGENE KIMBALL, CHARLES A. BOODY,
 ADRIAN T. KIERNAN, MAX RUCKGABER, Jr.,
 CHARLES M. ENGLIS, WALTER V. CRANFORD,

CHARLES E. ROBERTSON,
 JAMES H. JOURDAN,
 JOHN F. HILDERBRAND,
 THOMAS E. MURRAY,
 FRANCIS L. NOBLE.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,216,150	\$1,423,587	\$1,826,561	\$1,596,137
Private securities, market value.....	5,837,090	6,018,630	6,037,955	6,738,736
Real estate owned.....	589,000	578,200	625,742	627,445
Mortgages owned.....	1,117,697	1,061,026	955,097	1,232,659
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	456,722	463,861	466,580	478,161
Loans and discounts secured by other collateral.....	5,932,681	5,619,588	6,114,805	5,157,729
Loans, discounts and bills purchased not secured by collateral.....	2,471,295	2,184,513	1,985,546	2,266,512
Overdrafts.....	3,633,140	174	1,576	1,037
Due from trust companies, banks and bankers.....	3,400,722	3,400,722	3,640,772	3,659,347
Specie.....	1,464,390	1,322,814	1,385,698	1,421,331
Legal tender notes and notes of national banks.....	306,570	375,770	280,440	245,780
Federal reserve notes.....	.....	12,860	16,725	25,695
Cash items.....	515,582	601,480	340,416	1,261,096

Customers' liability on acceptances (per contra, see liabilities).....	.....	.....	25,000	100,000
Assets not included in any of the above heads.....	.....	178,416	190,516	183,464
Total resources.....	179,317	\$23,241,641	\$23,893,429	\$24,995,129
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	1,419,489	1,433,853	1,438,035	1,603,822
Preferred deposits, viz.:				
Due New York State savings banks.....	2,275,845	2,224,475	1,894,715	2,306,069
Due New York State savings and loan associations, credit unions and land bank.....	21,445	27,514	24,116	32,850
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	559,122	272,227	286,186	348,117
Deposits by the State of New York.....	300,000	265,000	75,000	60,000
Deposits by the Superintendent of Banks of the State of New York.....	77,950	77,950	77,950	77,949
Other deposits secured by pledge of assets.....	348,828	337,803	341,360	347,305
Due depositors, not preferred.....	17,484,884	17,428,840	18,495,811	18,987,803
Due to trust companies, banks and bankers.....	49,799	28,360	50,367	26,722
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	.....	25,000	100,000
Other liabilities.....	181,676	145,619	184,889	104,492
Total liabilities.....	\$23,719,018	\$23,241,641	\$23,893,429	\$24,995,129

59. **POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE**STEPHEN G. GUERNSEY, *President.*

[236 Main street; organised 1901]

C. W. H. ARNOLD, *Secretary.*CHARLES W. PILGRIM, *Vice-President.*ADNA F. HEATON, *Vice-President.*THOMAS W. BARRETT, *Treasurer.*WALTER J. WESLEY, *Assistant Treasurer.*

DIRECTORS

S. G. GUERNSEY,

THOMAS W. BARRETT,

SAMUEL K. RUPLEY,

ANDREW C. ZABRISKIE,

FRANK J. SCHWARTZ,

PETER H. TROY,

B. P. WAYNE,

ADNA F. HEATON,

FRANK J. LAFEVER,

L. H. VAIL,

J. WILSON POUCHER,

C. W. H. ARNOLD,

CHARLES W. PILGRIM,

SILAS HINKLEY,

E. LYMAN BROWN.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$145,500	\$293,900	\$245,950	\$286,050
Private securities, market value.....	982,700	993,020	1,053,195	1,041,237
Real estate owned.....	136,700	136,700	141,200	136,700
Mortgages owned.....	588,656	592,606	627,931	637,906
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	59,118	51,290	64,796	78,381
Loans and discounts secured by other collateral.....	417,434	509,643	470,608	514,783
Loans, discounts and bills purchased not secured by collateral.....	458,685	516,256	505,288	533,119
Overdrafts.....	319	362	183	265
Due from trust companies, banks and bankers.....	358,737	180,810	291,807	460,114
Specie.....	60,361	61,099	58,934	14,041
Legal tender notes and notes of national banks.....	46,887	32,545	35,428	27,933
Federal reserve notes.....	.....	1,855	2,540	3,660
Cash items.....	15,053	13,421	11,402	20,052
Assets not included in any of the above heads.....	36,247	41,450	43,361	36,457
Total resources.....	\$3,276,407	\$3,424,957	\$3,552,621	\$3,790,678

LIABILITIES

Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits (market value).....	127,413	131,095	136,147	154,113
Preferred deposits, viz.:				
Due New York State savings banks.....	20,000	20,000	20,000	20,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	27,888	39,726	40,759	36,442
Deposits by the State of New York.....	75,290	79,266	98,762	93,021
Other deposits secured by pledge of assets.....	7,662	7,467	7,561	7,656
Deposits otherwise preferred.....	9,850	9,942	9,719	9,788
Due depositors, not preferred.....	2,832,873	2,947,055	3,070,755	3,316,819
Due to trust companies, banks and bankers.....	29,386	19,270	18,208	19,174
Other liabilities.....	21,045	46,136	25,710	8,665
Total liabilities.....	\$3,276,407	\$3,424,957	\$3,552,631	\$3,790,678

60. QUEENS COUNTY TRUST COMPANY, JAMAICA

[875 Fulton street; organised 1904]

ROBERT B. AUSTIN, *President*.
WILLIS H. YOUNG, *Vice-President*.

THOMAS NAPIER, *Vice-President*.
D. W. QUINN, *Jr.*, *Vice-President*.
THOMAS F. HASTE, *Assistant Secretary*.

W. E. STECHER, *Secretary*.
HARRY V. HOYT, *Assistant Secretary*.

DIRECTORS

JAMES MACBETH,
LEANDER B. FABER,
D. W. QUINN, *Jr.*,

WILLIS H. YOUNG,
W. ELMER PAYNTAR,
C. B. WHEELER,
ROBERT W. HIGBIE.

W. J. WHEELER,
JOHN F. FITZ GERALD,
H. PUSHAEE WILLIAMS,

ARTHUR S. WILLDIGG,
JOHN J. ROBERTS,
ROBERT B. AUSTIN,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
Private securities, market value.....
Real estate owned.....
Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
Loans and discounts secured by other collateral.....
Loans, discounts and bills purchased not secured by collateral.....
Overdrafts.....
Due from trust companies, banks and bankers.....
Specie.....
Legal tender notes and notes of national banks.....
Federal reserve notes.....
Cash items.....
Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
	\$346,689	\$347,496	\$346,280	\$403,321
	195,724	201,393	227,670	228,391
	383,103	399,153	399,153	407,653
	527,147	496,347	512,847	505,547
	203,499	193,773	191,411	190,297
	390,354	379,429	309,461	402,492
	513,704	531,454	533,906	523,286
	727	505	770	451
	175,474	185,168	261,438	215,142
	66,631	5,232	7,360	99,313
	81,000	165,550	158,800	96,260
	.....	1,550	1,200	2,750
	1,561	901	837	3,666
	63,360	61,386	58,381	63,315
Total resources.....	\$2,948,903	\$2,969,367	\$3,009,514	\$3,081,874

LIABILITIES

Capital.....	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits (market value).....	80,076	78,427	70,059	93,838
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	595	595	604	619
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....				
Deposits by the State of New York.....	35,934	32,750	24,814	29,735
Deposits by the Superintendent of Banks of the State of New York.....	50,000	35,000	21,000	35,000
Other deposits secured by pledge of assets.....	133,752	153,607	158,930	50,000
Due depositors, not preferred.....	1,893,140	1,875,879	1,972,078	158,811
Due to trust companies, banks and bankers.....	34,667	53,467	43,939	1,959,337
Other liabilities.....	120,799	134,642	118,090	38,110
Total liabilities.....	\$2,948,963	\$2,969,367	\$3,009,514	\$3,081,874

61. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

WILLIAM C. BARRY, *President*. [5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester] ROBERT C. WATSON, *Secretary*.
 E. FRANK BREWSTER, *Vice-President*. TAYLOR D. BIDWELL, *Assistant Secretary*.

DIRECTORS

FRANK A. WARD,	THOMAS J. DEVINE,	THOMAS H. CHEW,	EDWARD G. MINER,
E. FRANK BREWSTER,	JOSHIAH ANSTICE,	GEORGE W. THAYER,	R. ANDREW HAMILTON,
WILLIAM C. BARRY,	Wm. A. HUBBARD, Jr.,	GEORGE C. GORDON,	JOHN E. DURAND,
	V. MOREAU SMITH,	LUCIUS W. ROBINSON.	

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,195,145	\$1,191,745	\$1,191,545	\$1,314,316
Private securities, market value.....	7,283,071	7,144,731	6,964,658	7,207,442
Real estate owned.....	360,000	360,000	360,000	360,000
Mortgages owned.....	6,564,083	6,882,193	6,982,433	7,010,203
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	67,204	68,654	56,604	67,400
Loans and discounts secured by other collateral.....	5,584,441	5,315,963	5,517,258	5,125,513
Loans, discounts and bills purchased not secured by collaterals.....	120,000	48,000	43,017	45,303
Overdrafts.....	265	118	40	109
Due from trust companies, banks and bankers.....	1,287,958	1,241,334	1,309,505	1,615,821
Specie.....	212,110	212,866	213,593	219,386
Legal tender notes and notes of national banks.....	783,381	714,869	676,563	704,992
Cash items.....	31,913	32,171	14,809	107,386
Assets not included in any of the above heads.....	163,280	275,159	172,578	194,176
Total resources.....	\$23,602,801	\$23,487,793	\$23,502,603	\$23,971,847

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	788,582	742,088	747,281	849,510
Preferred deposits, viz.:				
Due New York State savings banks.....	43,244	43,244	43,650	34,000
Due New York State savings and loan associations, credit unions and land bank.....	4,630	1,851	1,501	1,883
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	333,238	396,504	398,560	468,829
Deposits by the State of New York.....	250,000	165,000	110,000	60,000
Due depositors, not preferred.....	21,356,796	21,551,344	21,418,309	21,974,101
Due to trust companies, banks and bankers.....	26,779	26,779	28,500	23,512
Other liabilities.....	245,582	62,003	259,802	60,002
Total liabilities.....	\$23,602,801	\$23,487,793	\$23,502,603	\$23,971,847

62. ROCKLAND COUNTY TRUST COMPANY, NYACK

FRANK R. CRUMBIE, *President.*
EUGENE F. PERRY, *Vice-President.*

[Broadway and Main street; organized 1906]

ARTHUR A. G. LUDERS, *Secretary.*

DIRECTORS

FRANK R. CRUMBIE, EUGENE F. PERRY, ROBERT SCHMITT,
ARTHUR A. G. LUDERS,

HOWARD VAN BUREN,
A. S. TOMPKINS.

C. CARLTON KELLEY,

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$56,580	\$54,069	\$59,069	\$58,227
Private securities, market value.....	346,546	404,956	441,759	437,541
Real estate owned.....	43,000	43,000	43,000	55,002
Mortgages owned.....	183,782	190,732	200,707	254,057
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....				
Loans and discounts secured by other collateral.....	35,268	41,743	43,093	38,548
Loans, discounts and bills purchased not secured by collateral.....	103,737	120,003	126,239	123,564
Overdrafts.....	253,824	209,531	198,233	210,672
Due from trust companies, banks and bankers.....	181	62	46	32
Specie.....	67,876	127,175	64,584	111,745
Legal tender notes and notes of national banks.....	3,836	11,090	9,372	12,806
Federal reserve notes.....	23,760	19,722	9,517	18,165
Cash items.....	.....	1,000	100	785
Assets not included in any of the above heads.....	6,759	1,954	1,630	775
10,485	15,904	14,504		14,243
Total resources.....	\$1,135,644	\$1,240,911	\$1,211,863	\$1,336,162

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	31,797	32,791	34,607	48,246
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	12,541	20,131	7,129	5,170
Deposits by the State of New York.....	32,000	32,000	17,000	17,000
Other deposits secured by pledge of assets.....	7,047	6,884	6,971	7,059
Due depositors, not preferred.....	943,021	1,034,084	1,016,141	1,154,823
Due to trust companies, banks and bankers.....	1,636	219	21,754	1,071
Other liabilities.....	7,602	14,802	8,251	2,793
Total liabilities.....	\$1,135,644	\$1,240,911	\$1,211,853	\$1,336,162

63. ROME TRUST COMPANY, ROME

[105 South James street; organised 1915]

F. M. SHELLEY, *President*,
JOHN D. McMAHON, *Vice-President*,C. FRANK FLOYD, *Vice-President*,
A. D. WHITE, *Secretary*.H. W. BARNARD, *Treasurer*.

DIRECTORS

W. T. BINKS,
E. D. BESLEY,
G. H. BROWN,
H. W. BARNARD,
LAWRENCE CAREY,
H. T. DYETT,
MICHAEL DULY,
F. A. ETHRIDGE,A. S. EVANS,
C. FRANK FLOYD,
BARTON HASELTON,
F. J. HAGER,JACOB KARLEN,
T. H. STRYKER,
JOHN D. McMAHON,
F. G. RATHBUN,F. M. SHELLEY,
P. C. THOMAS,
J. L. WILLIAMS,
A. D. WHITE.

RESOURCES

	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$46,551	\$51,612	\$168,814	\$234,281
Private securities, market value.....	189,582	193,684	221,536	202,910
Real estate owned.....	.....	34,060	38,859	34,060
Mortgages owned.....	57,916	73,111	86,116	118,176
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	3,251	2,842	5,559	7,182
Loans and discounts secured by other collateral.....	59,167	151,299	110,578	123,826
Loans, discounts and bills purchased not secured by collateral.....	202,728	841,489	891,947	933,479
Overdrafts.....	43	266	196	1,630
Due from trust companies, banks and bankers.....	50,382	163,845	317,633	336,416
Specie.....	1,774	29,215	4,294	35,344
Legal tender notes and notes of national banks.....	26,788	33,783	78,285	29,263
Cash items.....	42,061	13,179	8,015	6,328
Assets not included in any of the above heads.....	7,943	14,067	14,817	36,816
Total resources.....	\$686,226	\$1,602,442	\$1,946,649	\$2,099,601

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$300,000
Surplus, including all undivided profits (market value).....	52,640		57,894	76,673
Preferred deposits, viz.:				
Due New York State savings banks.....			35,789	59,429
Due New York State savings and loan associations, credit unions and land bank.....				
Deposits by the State of New York.....	35,000			2,653
Other deposits secured by pledge of assets.....	3,280		30,000	37,000
Due depositors, not preferred.....	490,111		3,128	3,210
Due to trust companies, bank and bankers.....	857		1,319,493	1,502,155
Bills payable.....			39,494	14,329
Other liabilities.....	4,348			100,000
			16,684	5,152
Total liabilities.....	\$986,236	\$1,602,442	\$1,946,649	\$2,099,601

64. ST. LAWRENCE TRUST COMPANY, OGDENSBURG

[45 Ford street; organized 1915]

WILLIAM M. STEPHENS, *President*,THOMAS H. LAWRENCE, *Secretary*,ROBERT E. WATERMAN, *Vice-President*,HOWARD L. KETCHAM, *Treasurer*.

DIRECTORS

CHARLES W. McCLAIR,
WILLARD N. BELL,
CHARLES W. LOOMIS,
WILLIAM CRAIG,

E. EUGENE HAWKINS,
W. J. RUSSELL,
JOSEPH E. FELL,
WILLIAM D. BRITTON,

D. EDWARD A. PEARSON,
JOHN C. TULLOCH,
WILLIAM A. HAWKSHAW,
HYMAN S. FISHER,
ROBERT E. WATERMAN.

ROBERT S. WATERMAN,
LEO FRANK,
THOMAS H. LAWRENCE,
HERBERT G. CHANDLER,
WILLIAM M. STEVENS,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915

Stock and bond investments, viz.: Public securities, market value.....	\$102,306
Mortgages owned.....	7,318
Loans and discounts secured by other collateral.....	7,857
Loans, discounts and bills purchased not secured by collateral.....	89,633
Due from trust companies, banks and bankers.....	36,520
Specie.....	1,510
Legal tender notes and notes of national banks.....	10,470
Federal reserve notes.....	2,000
Cash items.....	2,685
Assets not included in any of the above heads.....	19,198
Total resources.....	\$279,497

LIABILITIES			
Capital.....	.....	.....	\$100,000
Surplus, including all undivided profits (market value).....	.....	.....	29,461
Preferred deposits, viz.:			
Due New York State savings and loan associations, credit unions and land bank.....	.....	.....	3,000
Deposits by the State of New York.....	.....	.....	6,000
Due depositors, not preferred.....	.....	.....	132,675
Due to trust companies, banks and bankers.....	.....	.....	9,114
Other liabilities.....	.....	.....	247
Total liabilities.....	.....	.....	\$279,497

65. SALAMANCA TRUST COMPANY, SALAMANCA

[Main street; organized 1902]

E. B. VREELAND, *President*.W. A. HEVENOR, *Secretary*.C. M. DOW, *Vice-President*.C. R. GIBSON, *Vice-President*.F. A. RHODES, *Cashier*.

DIRECTORS

EDWARD B. VREELAND,
TINT CHAMPLIN,
EDWARD BOLARD,
WILLIAM H. HAZARD,
CHARLES W. TERRY,
WILLIAM S. MORTON,
CHARLES R. GIBSON,
ARTHUR D. BEDELL,
LYMAN L. DECK,

FRANK A. RHODES,
JOHN C. KREIGER,
ALBERT T. FANCHER,
EDWARD B. FITZGERALD,
JAMES W. MULCAHY,
GEORGE WITHERELL,

CHARLES F. HESS,
DWIGHT F. RUNDELL,
CAREY E. DAVIS,
MORTIMER A. JAQUAY,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
Private securities, market value.....
Real estate owned.....
Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
Loans and discounts secured by other collateral.....
Loans, discounts and bills purchased not secured by collateral.....
Overdrafts.....
Due from trust companies, banks and bankers.....
Specie.....
Legal tender notes and notes of national banks.....
Federal reserve notes.....
Cash items.....
Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
	\$174,167	\$189,167	\$194,513	\$234,151
	116,430	121,430	141,430	125,950
	10,912	10,996	11,113	11,189
	156,898	158,026	156,500	148,535
	110,135	156,720	183,560	182,480
	96,846	64,868	125,016	71,650
	553,233	573,453	524,241	552,892
	141	197	262	291
	131,689	173,172	74,754	108,083
	38,121	34,521	41,871	28,618
	23,750	24,850	23,500	16,100
	1,986	395	1,000	.....
	6,885	7,034	5,870	3,999
			6,884	6,784
Total resources.....	\$1,421,193	\$1,514,829	\$1,490,014	\$1,490,722

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	167,153	173,730	174,819	186,502
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	4,492	3,262	884	8
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	8,793	8,480	25,791	26,440
Other deposits secured by pledge of assets.....	28,674	23,303	8,383	8,085
Due depositors, not preferred.....	1,103,335	1,196,552	1,171,139	1,160,944
Due to trust companies, banks and bankers.....	43	.....	95	240
Other liabilities.....	8,703	9,502	8,903	8,503
Total liabilities.....	\$1,421,193	\$1,514,829	\$1,490,014	\$1,490,722

66. SCHENECTADY TRUST COMPANY, SCHENECTADY

GERARDUS SMITH, <i>President</i> .	[319-320 State street; organized 1902]	HENRY B. BOARDMAN, <i>Treasurer</i> .
JOSEPH W. SMITILEY, <i>Vice-President</i> .	EDWARD D. PALMER, <i>Cashier</i> .	HENRY A. ALLEN, Jr., <i>Assistant Treasurer</i> .
DIRECTORS		
HENRY B. BOARDMAN,	JAMES A. VAN VOAST,	WILLIAM L. REID,
CHARLES G. BRIGGS,	B. R. CAREY,	E. WILBUR RICE, Jr.,
JOHN G. BARRY,	ALFRED D ^r GRAFF,	EDWARD C. WHITMYER,
	WM. W. WEMPLE,	GERARDUS SMITH.
		JOSEPH W. SMITILEY,
		ALONZO P. STRONG,
		W. H. WRIGHT.

RESOURCES	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$172,056	\$136,337	\$137,175	\$138,650
Private securities, market value.....	2,207,552	2,200,702	2,324,727	2,542,963
Real estate owned.....	56,500	56,500	62,246	85,776
Mortgages owned.....	245,206	247,106	250,346	254,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	46,259	49,276	47,493	44,018
Loans and discounts secured by other collateral.....	286,757	276,360	242,313	290,251
Loans, discounts and bills purchased not secured by collateral.....	1,137,851	1,262,173	1,253,113	1,259,984
Overdrafts.....	61	82	100	190
Due from trust companies, banks and bankers.....	500,965	626,071	842,879	645,403
Specie.....	69,745	77,192	51,759	51,389
Legal tender notes and notes of national banks.....	114,999	199,263	188,349	146,845
Federal reserve notes.....	.....	.....	.....	900
Cash items.....	10,080	16,419	9,901	56,307
Assets not included in any of the above heads.....	37,171	38,846	40,694	43,729
Total resources.....	\$4,885,202	\$5,185,327	\$5,450,965	\$5,561,275

LIABILITIES

Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value)	328,152	342,579	365,122	420,876
Preferred deposits, viz.:				
Due New York State savings banks	127,034	147,589	145,113	173,214
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	1,528	2,936	2,982	1,248
Deposits by the State of New York	141,064	141,291	128,011	122,308
Deposits by the Superintendent of Banks of the State of New York	33,185	33,680	33,680	33,680
Other deposits secured by pledge of assets	94,115	92,008	91,230	91,937
Due depositors, not preferred	3,816,310	4,027,535	4,287,025	4,352,826
Due to trust companies, banks and bankers	72,302	102,203	133,233	106,556
Other liabilities	21,512	45,508	16,589	8,632
Total liabilities	\$4,885,202	\$5,185,327	\$5,450,985	\$5,561,275

67. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, *President*.

[103 Main street, east; chartered 1902]

FRANK M. ELLERY, *Secretary*.ALEXANDER, M. LINDSAY, *Vice-President*,JULIUS M. WILE, *Vice-President*,GRANGER A. HOLLISTER, *Vice-President*,MORTIMER E. WILE, *Assistant Secretary*,WILLIAM H. STACKEL, *Trust Officer*.

TRUSTEES

JAMES S. WATSON,

JULIUS M. WILE

HENRY A. STRONG,

HIRAM W. SIBLEY,

WILLIAM E. WERNER,

CARL F. LOMB,

GRANGER A. HOLLISTER,

JOSEPH T. AILING,

CHARLES STERN,

R. M. SEARLE,

O'DONNELL ISLIN,

J. WARREN CUTLER,

DANIEL M. BEACH,

F. HARPER SIBLEY.

FRANK W. LOVEJOY.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
\$508,000	\$509,300	\$513,800	\$517,300
3,558,600	3,813,600	3,947,100	4,463,600
106,500	106,500	106,500	106,500
750,550	768,325	875,433	879,500
122,500	103,300	103,300	106,400
4,084,324	4,063,879	4,063,157	4,712,874
3,031,961	2,627,961	2,328,369	2,583,096
24	49	97	.....
1,613,753	1,735,603	2,341,971	1,964,553
382,640	382,374	382,896	411,421
255,090	254,910	255,265	274,280
27,649	131,753	65,403	171,731
85,405	83,405	79,407	82,406
\$14,526,996	\$14,610,959	\$15,062,998	\$16,213,661

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	471,007	440,729	416,706	576,667
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	5,837	8,509	9,688	12,419
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	365,481	233,734	598,589	688,226
Deposits by the State of New York.....	80,000	75,000	55,000	50,000
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	10,000	5,000
Due depositors, not preferred.....	13,133,256	13,492,228	13,486,872	14,518,848
Other liabilities.....	161,355	50,759	176,893	63,001
Total liabilities.....	\$14,526,996	\$14,610,959	\$15,062,698	\$16,213,661

68. THE SECURITY TRUST COMPANY OF TROY, TROY

FRANK E. NORTON, *President*.
JAMES K. P. PINE, *Vice-President*.

[Fourth and Grand streets; organised 1902]
JOHN DON, *Vice-President*,
JAMES J. CHILD, *Vice-President*.

GEORGE L. HARE, *Secretary*.
HERBERT S. IDE, *Vice-President*.

DIRECTORS

E. H. BETTS,
THOS. C. BOSWELL,
CHAS. CLEMINSHAW,
J. J. CHILD,
Wm. CONNORS,
JOHN DON,
Wm. LELAND THOMPSON,
Wm. H. FREAR,
Wm. H. SHIELDS,

JOSEPH J. MURPHY,
JOSEPH MCKAY,
FRANK E. NORTON,
JAMES O'NEIL,
ROBERT M. TAYLOR.

J. K. P. PINE,
FRANK L. STEVENS,
A. J. COOPER,
GEORGE A. CLUETT,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$264,181	\$265, 21	\$263,021	\$262,340
Private securities, market value.....	1,214,949	1,225,689	1,312,185	1,391,583
Real estate owned.....	50,000	50,000	50,000	50,000
Mortgages owned.....	8,000	7,000	7,000	7,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	14,536	12,336	11,836	12,012
Loans and discounts secured by other collateral.....	553,051	525,452	523,255	529,589
Loans, discounts and bills purchased not secured by collateral.....	648,254	530,332	476,780	478,147
Overdrafts.....	28	273	27	28
Due from trust companies, banks and bankers.....	379,739	426,727	435,797	412,750
Specie.....	101,053	102,396	105,336	105,733
Legal tender notes and notes of national banks.....	57,655	63,955	50,160	61,790
Federal reserve notes.....	.....	1,500	2,480	5,300
Cash items.....	10,369	14,360	8,309	17,026
Assets not included in any of the above heads.....	26,548	26,543	28,423	12,863
Total resources.....	\$3,328,363	\$3,251,584	\$3,274,609	\$3,346,161

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	145,819	158,013	122,772	166,366
Preferred deposits, viz.:				
Due New York State savings banks.....	78,290	84,513	91,619	81,492
Due New York State savings and loan associations, credit unions and land bank.....	3,914	6,141	2,194	3,091
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	22,742	13,364	12,572	20,627
Deposits by the State of New York.....	50,000	50,000	40,000	41,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	2,000
Other deposits secured by pledge of assets.....	.....	47,585	11,233	13,473
Due depositors, not preferred.....	2,777,359	2,646,602	2,761,095	2,795,914
Due to trust companies, banks and bankers.....	20,547	4,768	6,951	12,434
Other liabilities.....	24,692	35,598	21,173	10,765
Total liabilities.....	\$3,328,363	\$3,251,584	\$3,274,609	\$3,346,161

69. THE SUFFOLK COUNTY TRUST COMPANY, RIVERHEAD

GEORGE M. VAIL, *President*.

[Main street; organised 1910]

JOHN H. BENJAMIN, *Vice-President*,JOHN S. HOWE, *Secretary*.
O. EDMUND GRISWOLD, *Vice-President*.

DIRECTORS

GEORGE M. VAIL,
D. HENRY BROWN,
W. W. DUBOISE,
JOHN S. HOWE,
JAMES ELTON,
ORVIS H. LUCE,
CHARLES W. WICKHAM,FRANK W. YOUNG,
JACOB MEYER,
THADDEUS N. BENJAMIN,
CHARLES McCABE,JOHN H. BENJAMIN,
O. EDMUND GRISWOLD,
JOSEPH M. BELFORD,
EDWIN D. FISHEL.F. PORTER HOWELL,
ERNEST W. TOOKER,
HUDSON V. GRIFFIN,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 23, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$156,842	\$141,967	\$141,967	\$306,998
Private securities, market value.....	216,206	163,210	212,343	170,942
Real estate owned.....	15,000	15,000	15,000	15,000
Mortgages owned.....	269,700	271,450	279,300	292,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	56,050	73,490	72,925	50,493
Loans and discounts secured by other collateral.....	41,880	59,781	58,422	47,330
Loans, discounts and bills purchased not secured by collateral.....	302,989	337,529	303,437	284,977
Due from trust companies, banks and bankers.....	126,767	69,674	116,805	204,515
Specie.....	10,962	12,317	11,504	9,505
Legal tender notes and notes of national banks.....	54,756	37,451	63,106	28,385
Assets not included in any of the above heads.....	8,784	2,503	6,986	2,502
Total resources.....	\$1,259,936	\$1,184,372	\$1,281,795	\$1,398,327

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	99,890	102,531	99,325	103,552
Preferred deposits, viz.:.....				
Due New York State savings banks.....	30,000	30,000	30,000	30,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	5,204	35,000	.....	130,160
Deposits by the State of New York.....	30,000	25,000	22,000	22,000
Other deposits secured by pledge of assets.....	62,889	65,739	59,405	53,558
Due depositors, not preferred.....	928,513	814,957	965,022	953,055
Due to trust companies, banks and bankers.....	227	773	.....	.....
Other liabilities.....	5,233	10,372	6,043	1,002
Total liabilities.....	\$1,259,936	\$1,184,372	\$1,281,795	\$1,393,327

70. THE SYRACUSE TRUST COMPANY, SYRACUSE

[380 South Warren street; organized 1903]

F. R. HAZARD, *President*.ANTHONY LAMB, *Vice-President*.WILBERT L. SMITH, *Vice-President*.H. S. HOLDEN, *Vice-President*.HARREL S. TENNEY, *Secretary*.J. H. WILSON, *Assistant Secretary*.JAMES M. GILBERT, *Treasurer*.C. E. TRINDER, *Trust Officer*.

DIRECTORS

F. R. HAZARD.

WILBERT L. SMITH.

HENDRICK S. HOLDEN.

GATES THALHEIMER.

ALBERT E. NETTLETON.

EDWARD JOY.

ANTHONY LAMB.

HIRAM W. PLUMB.

JAMES M. GILBERT.

J. FRANK DURSTON.

M. E. DRISCOLL.

DEAN E. BROWN.

C. S. ESTABROOK.

R. S. BOWEN.

E. C. WITHERBY.

C. L. AMOS.

H. P. DENISON.

T. G. MEACHEM.

J. G. HAZARD.

RESOURCES

Stock and bond investments, viz :

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Customers' liability on acceptances (per contra, see Liabilities).....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz :				
Public securities, market value.....	\$54,249	\$86,510	\$88,513	\$288,147
Private securities, market value.....	1,962,912	2,213,565	2,237,240	2,505,553
Real estate owned.....	330,938	335,938	337,283	345,664
Mortgages owned.....	488,343	517,943	518,343	601,743
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	143,025	143,025	142,925	186,950
Loans and discounts secured by other collateral.....	2,293,374	2,354,306	2,514,208	3,458,517
Loans, discounts and bills purchased not secured by collateral.....	1,063,949	1,133,638	1,078,522	2,061,102
Overdrafts.....	433	353	906	325
Due from trust companies, banks and bankers.....	639,366	548,710	511,417	842,123
Specie.....	197,523	224,580	204,342	290,701
Legal tender notes and notes of national banks.....	78,395	94,700	104,000	151,030
Federal reserve notes.....	.....	1,000	5,000	10,450
Cash items.....	34,721	19,625	23,794	151,880
Customers' liability on acceptances (per contra, see Liabilities).....	4,000	.....	30,000	.....
Assets not included in any of the above heads.....	69,876	76,929	79,628	77,592
Total resources.....	\$7,311,103	\$7,750,722	\$7,876,121	\$10,971,877

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	382,703	387,384	436,380	524,915
Preferred deposits, viz.:				
Due New York State savings banks.....				
Due New York State savings and loan associations, credit unions and land bank.....	305,034	290,907	286,769	412,419
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....				6,163
Deposits by the State of New York.....	41,726	47,505	59,893	118,574
Deposits by the Superintendent of Banks of the State of New York.....	185,704	170,000	115,304	200,486
Deposits otherwise preferred.....	11,179	11,157	11,079	6,064
Due depositors, not preferred.....	681	681	3,185	90,658
Due to trust companies, banks and bankers.....	5,920,421	6,316,113	6,398,619	8,855,769
Rediscouts.....	118,743	125,272	179,165	202,594
Acceptances of drafts payable at a future date or authorised by commercial letters of credit.....				22,444
Other liabilities.....				
Total liabilities.....	\$7,311,103	\$7,750,722	\$7,876,121	\$10,971,877

71. TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY

[176 Broadway; chartered 1882 as the German-American Loan and Trust Company of New York]

CLARENCE H. KELSEY, *President*.FRANK BAILEY, *Vice-President*,EDWARD O. STANLEY, *Vice-President*,CLINTON D. BURDICK, *Vice-President*,C. C. HARMSTAD, *Treasurer*,JOHN W. SHEPARD, *Assistant Treasurer*,CHARLES C. DICKSON, *Assistant Treasurer*,J. WRAY CLEVELAND, *Secretary*.NELSON B. SIMON, *Assistant Secretary*,HORACE ANDERSON, *Assistant Secretary*,DAVID BLANK, *Assistant Secretary*,

TRUSTEES

FRANK BAILEY,

EDWARD T. BEDFORD,

CHARLES S. BROWN,

JULIAN T. DAVIES,

ROBERT W. D'FOREST,

SANFORD H. STEELE,

ROBERT GOELET,

MARTIN JOOST,

AUGUSTUS D. JUILLIARD,

CLAR NOE H. KELSEY,

JAMES SPEYER,

JAMES D. LYNCH,

CORNELIUS VANDERBILT,

RANALD H. MACDONALD,

JAMES H. MANNING,

EDGAR L. MARSTON,

WILLIAM J. MATHESON,

CHARLES MATLACK,

WILLIAM A. NASH,

WILLIAM H. NICHOLS,

ROBERT OLYPHANT,

GEORGE E. IDE.

CHARLES A. PEABODY,

WILLIAM H. PORTER,

JOHN H. McCLEMENT,

FREDERICK POTTER,

HENRY ROTH,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$580,735	\$583,547	\$581,297	\$588,192
Private securities, market value.....	7,086,247	7,096,490	7,995,814	8,779,270
Real estate owned.....	2,617,195	2,770,790	2,738,426	2,579,351
Mortgages owned.....	9,833,366	11,352,939	10,843,174	11,865,994
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,144,142	1,156,079	1,121,831	1,223,573
Loans and discounts secured by other collateral.....	10,032,000	11,009,283	10,501,070	11,926,076
Loans, discounts and bills purchased not secured by collateral.....	3,661,726	3,701,008	3,353,134	3,603,836
Overdrafts.....	1,384	1,018	747	283
Due from trust companies, banks and bankers.....	7,642,290	5,882,958	10,018,242	6,933,060
Specie.....	1,900,367	2,103,770	2,022,784	2,181,832
Legal tender notes and notes of national banks.....	323,940	334,115	280,000	443,525

Federal reserve notes.....				8,960
Cash items.....	823,212	14,155	32,825	1,600,225
Assets not included in any of the above heads.....	681,686	775,864	673,531	634,098
		667,522	689,840	
Total resources.....	\$46,081,280	\$47,849,548	\$50,857,775	\$51,868,277
LIABILITIES				
Capital.....	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits (market value).....	11,605,622	11,866,529	12,045,496	11,965,740
Preferred deposits, viz.:				
Due New York State savings banks.....	2,596,794	2,475,218	1,973,137	2,494,978
Due New York State savings and loan associations, credit unions and land banks.....	68,912	25,122	21,721	45,647
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	744,454	736,523	699,557	792,734
Other deposits secured by pledge of assets.....	44,788	51,870	48,988	49,474
Due depositors, not preferred.....	24,593,660	25,732,498	29,467,373	29,939,763
Due to trust companies, banks and bankers.....	977,657	1,314,962	1,171,348	1,233,667
Other liabilities.....	449,403	646,826	430,215	346,274
Total liabilities.....	\$46,081,280	\$47,849,548	\$50,857,775	\$51,868,277

72. TRANSATLANTIC TRUST COMPANY, NEW YORK

JULIUS PIRNITZER, *President.*H. B. FONDA, *Vice-President,*

[67 William street; organized 1912]

H. L. SEEVOSSE, *Secretary.*GEORGE FLOCHMANN, *Treasurer,*E. S. CUBBERLEY, *Assistant Treasurer.*

DIRECTORS

H. REIMAN DUVAL,
GUSTAVE LEVE,
CALVERT BREWER,
MORRIS CUKOR,WALTHER LUTTGEM,
HENRY H. WEHRHANE,
H. B. FONDA.JULIUS PIRNITZER,
WALTER G. OAKMAN,ALEXANDER VON NUBER,
ARPAD G. GERSTER,

RESOURCES

	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$723,625	\$769,787	\$722,625	\$734,075
Private securities, market value.....	1,130,468	1,173,698	1,262,402	1,018,223
Loans and discounts secured by other collateral.....	669,893	1,060,356	849,015	823,511
Loans, discounts and bills purchased not secured by collateral.....	243,037	121,712	119,943	63,202
Overdrafts.....	.....	7	47	.....
Due from trust companies, banks and bankers.....	1,331,926	1,701,401	1,874,248	3,380,712
Specie.....	53,541	60,301	54,601	30,504
Legal tender notes and notes of national banks.....	5,560	3,110	22,650	25,792
Federal reserve notes.....	.....	3,000	3,200	3,500
Cash items.....	25,343	29,399	29,789	30,259
Assets not included in any of the above heads.....	24,845	27,759	26,265	18,627
Total resources.....	\$4,208,238	\$4,940,530	\$4,964,785	\$6,128,405

LIABILITIES

Capital	\$700,000	\$700,000	\$700,000	\$700,000
Surplus, including all undivided profits (market value)	391,605	423,440	433,428	478,680
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	30,428	29,777	49,063	21,211
Deposits by the State of New York	248,000	200,000	85,000	85,000
Deposits by the Superintendent of Banks of the State of New York	20,000	20,000	15,000	.....
Other deposits secured by pledge of assets	23,000	22,805	23,000	22,989
Deposits otherwise preferred	30,000	30,000	30,000	30,000
Due depositors, not preferred	2,607,684	3,187,817	3,281,478	4,413,846
Due to trust companies, banks and bankers	96,696	264,677	260,285	271,338
Other liabilities	61,825	73,014	87,531	105,341
Total liabilities	\$4,208,238	\$4,940,530	\$4,964,785	\$6,128,406

73. THE TROY TRUST COMPANY, TROY

[83 Third street; organized 1901]

HENRY S. LUDLOW, *President.*
ARTHUR T. SMITH, *Vice-President.*EDWIN Q. LASELL, *Vice-President.*
HAROLD K. DOWNING, *Secretary.*HENRY S. DARBY, *Vice-President.*
FRED BUNCE, *Assistant Secretary.*

DIRECTORS

JAMES H. CALDWELL,
JOHN T. CHRISTIE,
HENRY A. CONWAY,
HENRY S. DARBY,
F. E. DRAPER,
JOHN M. FRANCIS,
CHARLES W. REYNOLDS,HENRY S. LUDLOW,
ARTHUR T. SMITH,
WILLIAM R. LEE,
C. W. T. BARKER,FRANK MCCARTHY,
CHARLES B. McMURRAY,
WM. HENRY WARREN.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$254,083	\$254,208	\$254,208	\$247,663
Private securities, market value.....	178,175	182,025	179,400	243,835
Real estate owned.....	29,495	33,286	33,658	33,956
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	19,296	22,606	22,200	21,100
Loans and discounts secured by other collateral.....	390,335	355,824	356,481	370,808
Loans, discounts and bills purchased not secured by collateral.....	756,214	708,167	672,728	693,608
Overdrafts.....	285	110	230	232
Due from trust companies, banks and bankers.....	166,118	129,402	159,283	96,506
Specie.....	27,562	28,410	28,964	26,636
Legal tender notes and notes of national banks.....	97,773	100,893	74,891	63,295
Federal reserve notes.....	.....	2,000	5,000	5,500
Cash items.....	7,570	10,328	8,707	7,276
Assets not included in any of the above heads.....	18,686	19,679	15,088	14,281
Total resources.....	\$1,945,552	\$1,847,028	\$1,810,878	\$1,824,696

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	116,316	103,566	86,112	79,706
Preferred deposits, viz.:				
Due New York State savings banks.....	78,001	68,499	66,207	68,389
Due New York State savings and loan associations, credit unions and land bank.....	3,286	2,380	4,590	2,293
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	852	1,787	1,184	1,714
Deposits by the State of New York.....	115,766	85,785	64,518	70,145
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	.....
Other deposits secured by pledge of assets.....	26,564	28,132	28,880	28,149
Due depositors, not preferred.....	1,355,809	1,309,243	1,322,261	1,355,293
Due to trust companies, banks and bankers.....	17,867	24,810	18,305	15,442
Rediscounts.....	10,000	.....	.....	.....
Other liabilities.....	16,091	17,826	13,821	3,565
Total liabilities.....	\$1,945,552	\$1,847,028	\$1,810,878	\$1,824,696

74. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE

ARTHUR W. LOASBY, *President.*

[100 North Salina street; chartered 1886]

LUCIUS M. KINNE, *Secretary.*FREDERICK W. BARKER, *Vice-President.*MERCER V. WHITE, *Trust Officer.*

TRUSTEES

ARTHUR W. LOASBY,
HUNTINGTON B. CROUSE,FREDERICK W. BARKER,
GEORGE DOHENY,
JAMES BARNES,CARLETON A. CEASE,
LUCIUS M. KINNE,WILLIAM S. LANDON,
LEROY B. WILLIAMS,
A. H. COWIE,
CORNELIA S. BIGELOW,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.	\$701,929	\$764,394	\$356,470	\$333,846
Private securities, market value.	7,748,651	8,005,723	8,580,775	9,020,544
Real estate owned.	.....	.....	.....	6,016
Mortgages owned.	513,901	535,286	581,630	575,356
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.	39,736	31,226	35,873	11,373
Loans and discounts secured by other collateral.	1,183,677	1,237,834	1,208,146	1,285,411
Loans, discounts and bills purchased not secured by collateral.	2,724,028	3,207,820	3,102,740	3,043,969
Overdrafts.	50	282	170	59
Due from trust companies, banks and bankers.	1,324,288	1,160,967	1,716,320	1,473,199
Specie.	401,854	365,712	67,262	92,632
Legal tender notes and notes of national banks.	166,138	225,466	517,396	552,493
Federal reserve notes.	.....	.....	.....	10,000
Cash items.	39,395	46,738	48,265	270,371
Assets not included in any of the above heads.	50,897	53,203	56,940	26,265
Total resources.	\$14,984,554	\$15,634,661	\$16,272,007	\$16,711,534

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	706,390	688,199	643,237	654,829
Preferred deposits, viz.:				
Due New York State savings banks.....	409,323	538,561	616,182	777,527
Due New York State savings and loan associations, credit unions and land bank.....	3	3	3	3
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	102,150	121,509	127,899	146,487
Deposits by the State of New York.....	350,000	270,000	290,000	280,000
Deposits by the Superintendent of Banks of the State of New York.....	25,000	25,000	20,000	10,000
Deposits otherwise preferred.....	5,156	2,444	2,345	3,404
Due depositors, not preferred.....	12,219,884	12,742,776	13,400,773	13,777,984
Due to trust companies, banks and bankers.....	24,496	35,018	35,477	44,298
Other liabilities.....	113,152	231,151	136,091	17,002
Total liabilities.....	\$14,954,554	\$15,634,661	\$16,272,007	\$16,711,534

75. TRUST COMPANY OF WYOMING COUNTY, WARSAW

HENRY A. PIERCE, *President.*

[85 North Main street; organized 1913]

CHESTER A. VAN ARSDALE, *Secretary.*JOSEPH C. BUXTON, *Vice-President.*CLAYTON E. GILL, *Vice-President.*GEO. LINN HICKEY, *Assistant Secretary.*

DIRECTORS

HENRY A. PIERCE,
CLAYTON E. GILL,JOHN HANIGAN,
CHARLES R. VAN ALLEN,
MYRON H. KELLEY,WILLIAM W. METCALF,
GEORGE E. HOGUE,
LEWIS BENEDICT,JOSEPH C. BUXTON,
C. A. VAN ARSDALE,
GLEN F. METCALF.GEORGE P. BAUTER,
JAMES E. SLAUGHT,

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
1. Public securities, market value.....	\$95,855	\$61,001	\$54,225	20,611
2. Private securities, market value.....	150,483	118,741	119,594	142,270
Mortgages owned.....	46,016	58,916	60,916	60,616
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	16,307	24,803	30,201	27,700
Loans and discounts secured by other collateral.....	15,731	9,700	10,915	14,900
Loans, discounts and bills purchased not secured by collateral.....	82,375	115,454	120,819	151,994
Overdrafts.....	103	45	321	106
Due from trust companies, banks and bankers.....	29,148	17,792	32,224	26,472
Specie.....	5,793	6,514	7,184	7,256
Legal tender notes and notes of national banks.....	6,574	6,265	5,784	5,590
Federal reserve notes.....	.....	.....	50	75
Cash items.....	355	59	389	517
Customers' liability on acceptances (per contra, see Liabilities).....	.....	.....	55,000	25,000
Assets not included in any of the above heads.....	13,741	13,699	13,357	12,477
Total resources.....	\$462,481	\$431,989	\$510,979	495,584

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	38,879	40,333	40,556	48,490
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	10,488	10,319	19,287	15,631
Deposits by the State of New York.....	36,000	65,000	54,000	49,000
Due depositors, not preferred.....	174,576	176,193	212,640	240,722
Bills payable.....	100,000	20,000	20,000	.....
Rediscounts.....	.....	18,604	5,651	14,528
Acceptances of drafts payable at a future date or authorised by commercial letters of credit.....	2,538	.....	55,000	25,000
Other liabilities.....	.....	1,534	3,835	2,213
Total liabilities.....	\$462,481	\$431,939	\$510,979	\$495,584

76. THE UNION TRUST COMPANY OF ALBANY, N. Y.

[47 State street; organized 1902]

THOMAS I. VAN ANTWERP, *President.*JOHN E. WALKER, *Vice-President.*MACNAUGHTON MILLER, *Secretary.*

DIRECTORS

ARTHUR L. ANDREWS,
BENJAMIN W. ARNOLD,
H. H. BENDER,
CHARLES J. BUCHANAN,
JOHN R. CARNELL,
JAMES H. PERKINS,

W. N. S. SANDERS,
GRANGE SARD,
GEORGE H. THACHER,
T. I. VAN ANTWERP,
LOUIS I. WALDMAN,

JOHN E. WALKER,
SAMUEL HESBERG,
WILLIAM S. DYER,
WILLIAM T. MAYER,
ROBERT OLCOTT,
JAMES H. MANNING,

CHARLES GIBSON,
LESTER H. HELMES,
GEORGE W. STEDMAN,
JAMES B. LYON,
HENRY M. SAGE,
JOHN A. BECKER.

RESOURCES	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$474,798	\$454,049	\$456,376	\$457,257
Private securities, market value.....	2,169,874	2,248,607	2,240,855	2,422,801
Real estate owned.....	75,000	81,286	75,000	75,000
Mortgages owned.....	82,700	99,450	104,950	106,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	24,167	15,516	14,115	9,719
Loans and discounts secured by other collateral.....	1,951,574	2,246,429	2,093,165	2,094,763
Loans, discounts and bills purchased not secured by collateral.....	490,984	379,408	387,788	379,873
Overdrafts.....	511	1,745	11,747	17,106
Due from trust companies, banks and bankers.....	478,739	534,179	722,321	242,136
Specie.....	10,990	59,981	70,089	76,254
Legal tender notes and notes of national banks.....	104,330	64,505	30,072	36,087
Federal reserve notes.....	.....	.....	13,500	19,441
Cash items.....	29,542	51,304	28,016	56,846
Assets not included in any of the above heads.....	66,286	72,092	72,942	74,193
Total resources.....	\$5,949,195	\$6,308,580	\$6,320,906	\$6,068,426

LIABILITIES

Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	530,922	542,491	548,455	610,348
Preferred deposits, viz.:				
Due New York State savings banks.....	639,973	543,298	650,427	566,270
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	145,001	149,077	220,112	202,665
Deposits by the State of New York.....	200,000	125,800	90,000	150,000
Deposits by the Superintendent of Banks of the State of New York.....	41,767	41,894	42,023	27,194
Other deposits secured by pledge of assets.....	220,679	259,779	277,659	81,806
Due depositors, not preferred.....	3,819,947	4,250,349	4,140,725	4,094,659
Due to trust companies, banks and bankers.....	61,551	94,612	61,684	63,108
Other liabilities.....	39,355	52,060	39,821	22,376
Total liabilities.....	\$5,949,195	\$6,308,560	\$6,320,906	\$6,088,426

77. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN

FRANK MERZ, *President*.

[211 Main street; organised 1894]

ARTHUR H. GREENLUND, *Treasurer*.FREDERICK P. HALL, *Vice-President*.ARTHUR K. BRIGGS, *Vice-President*.
GEORGE E. BUTTS, *Assistant Cashier*.HARRY L. BRIGGS, *Cashier*.

DIRECTORS

FREDERICK P. HALL,
ARTHUR K. BRIGGS,ARTHUR H. GREENLUND, HARRY L. BRIGGS,
WM. M. BLACKSTONE, RALPH C. SHELDON,
FRED BRIGGS, FRANK B. BUSH,WILLIAM M. TAIT,
HARRY R. LEWIS,
FRANK MERZ.WILLIAM A. BROADHEAD-
HENRY H. COOPER,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Assets not included in any of the above heads.....

	Statement of condition March 16, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$164,154	\$162,204	\$155,204	\$209,818
Private securities, market value.....	288,393	283,222	281,222	272,722
Real estate owned.....	40,300	40,300	40,300	40,300
Mortgages owned.....	590,832	574,126	574,457	567,964
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	82,491	45,317	39,029	76,819
Loans and discounts secured by other collateral.....	206,043	216,231	223,974	249,094
Loans, discounts and bills purchased not secured by collateral.....	433,764	484,331	417,957	442,796
Overdrafts.....	16	13	14	86
Due from trust companies, banks and bankers.....	164,001	149,073	263,465	107,884
Specie.....	27,311	33,727	29,927	36,907
Legal tender notes and notes of national banks.....	20,000	20,000	19,700	20,000
Federal reserve notes.....	.....	200	300	700
Cash items.....	1,878	3,567	4,001	32,352
Assets not included in any of the above heads.....	14,330	7,472	15,404	5,398
Total resources.....	\$2,033,512	\$2,019,773	\$2,054,984	\$2,061,840

LIABILITIES

Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value)	205,980	212,586	218,114	229,594
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	43,555	49,795	50,430	52,782
Deposits by the State of New York	25,000	22,000	20,000	25,000
Other deposits secured by pledge of assets	19,767	19,547	17,890	15,790
Due depositors, not preferred	1,428,708	1,391,842	1,437,878	1,434,665
Due to trust companies, banks and bankers	1	1	170	507
Other liabilities	10,502	24,002	10,502	3,502
Total liabilities	\$2,033,512	\$2,019,773	\$2,054,984	\$2,061,840

78. UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWIN G. MERRILL, *President.*

[80 Broadway; chartered 1864]

HENRY M. MYRICK, *Secretary.*JOHN V. B. THAYER, *Vice-President,*HENRY M. POPHAM, *Vice-President,*T. W. HARTSHORNE, *Assistant Secretary,*J. Y. G. WALKER, *Vice-President,*CARROLL C. RAWLINGS, *Vice-President,*ERNEST H. COOK, *Assistant Secretary,*W. McMASTER MILLS, *Vice-President,*C. W. PARSON, *Assistant Secretary,*BENJAMIN A. MORTON, *Assistant Trust Officer.*

DIRECTORS

WALTER P. BLISS,

ERNEST ISELIN,

FRANCIS M. WELD,

WM. H. NICHOLS, Jr.,

WILLIAM WOODWARD,

RICHARD DELAFIELD,

AUGUST W. KELLEY,

V. EVERIT MACY,

M. ORME WILSON,

JOHN V. B. THAYER,

FREDERIC M^rP. FOSTER,

JAMES GORE KING,

EDWIN G. MERRILL,

W. EMLEN ROOSEVELT,

CHARLES H. TWEED,

J. Y. G. WALKER.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Public securities, market value.....	\$5,067,806	\$6,221,106	\$6,338,615	\$7,017,097
Private securities, market value.....	16,313,465	13,965,522	13,756,415	13,522,862
Real estate owned.....	2,400,000	2,400,000	2,400,000	2,400,000
Mortgages owned.....	1,202,500	1,287,500	1,299,500	1,249,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,000	10,000	130,000	155,000
Loans and discounts secured by other collateral.....	27,743,546	31,022,166	33,491,939	38,724,042
Loans, discounts and bills purchased not secured by collateral.....	4,899,957	4,229,984	4,023,878	4,365,280
Overdrafts.....	2,575	3,173	2,403	2,333
Due from trust companies, banks and bankers.....	12,139,724	17,092,242	16,966,677	16,468,546
Specie.....	5,904,977	6,071,475	6,011,898	6,066,788
Legal tender notes and notes of national banks.....	421,553	175,610	247,258	230,678
Federal reserve notes.....	.....	5,590	12,150	15,875
Cash items.....	14,776	4,523	3,968	3,671
Assets not included in any of the above heads.....	532,841	566,614	574,643	543,150
Total resources.....	\$76,653,720	\$83,055,505	\$85,265,044	\$90,764,822

LIABILITIES

Capital	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value)	4,869,484	4,744,952	4,782,459	5,162,096
Preferred deposits, viz.:				
Due New York State savings banks	4,730,694	5,295,783	5,410,483	5,666,999
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,585,397	3,754,764	3,169,307	3,836,530
Deposits by the State of New York	750,000	400,000	155,000	125,000
Deposits by the Superintendent of Banks of the State of New York	93,239	51,882	48,281	38,773
Other deposits secured by pledge of assets	335,512			
Due depositors, not preferred	58,323,130	63,154,709	66,026,246	67,645,272
Due to trust companies, banks and bankers	1,439,001	1,599,956	1,978,793	5,026,250
Other liabilities	527,263	1,053,459	694,475	263,902
Total liabilities	\$76,653,720	\$83,055,505	\$85,265,044	\$90,764,822

79. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER

[25 State street; organised 1897]

FREDERICK W. ZOLLER, *President*.
 ALLAN B. FRASER, *Vice-President*.

MARTIN E. WOLFF, *Vice-President*.
 BLAKE S. RAPLEE, *Secretary*.

DELOSS M. ROSE, *Assistant Secretary*.
 M. G. PALMATIER, *Assistant Secretary*.

DIRECTORS

MARTIN F. BRISTOL, EUGENE J. DWYER,
 CHARLES F. CRANDALL, JOHN B. FREY,
 FRANK TAYLOR, FREDERICK C. MALLING, ERICKSON PERKINS,
 WILLIAM H. DUNN, ALLAN B. FRASER.

CHARLES F. POND,
 MARTIN E. WOLFF,
 CHARLES P. SCHLEGEL,
 A. E. SUTHERLAND,

FREDERICK W. ZOLLER.
 INNIS P. ALLEN,
 JAMES E. GLEASON,
 CHAS. WINSLOW SMITH.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Customers' liability on acceptances (per contra, see Liabilities).....
 Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
\$229,454 1,749,969 120,963 623,117	\$229,954 1,784,706 121,151 618,512	\$1,817,963 208,337 135,418 638,062	\$199,000 1,738,109 130,248 721,600
462,735 2,798,311 2,815,917 2,023 879,861 260,563 95,000	491,226 3,135,898 2,877,513 20,896 604,779 279,539 90,000	578,696 3,083,616 2,955,593 16,092 1,311,599 145,808 200,000	487,064 3,351,167 3,010,520 7,215 850,651 149,708 210,000
38,444 40,368 63,897	18,817 46,071 63,797	23,537 5,682 61,244	125,563 15,451 54,014
\$10,180,012	\$10,387,859	\$11,191,047	\$11,065,310

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value)	480,949	452,050	458,520	494,886
Preferred deposits, viz.:				
Due New York State savings banks	151,324	151,714	184,886	206,559
Due New York State savings and loan associations, credit unions and land bank	15,345	16,558	9,865	6,467
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	52,596	51,747	96,608	152,556
Deposits by the State of New York	100,000	100,000	100,000	100,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Other deposits secured by pledge of assets	7,500	7,297	7,388	7,388
Due depositors, not preferred	8,618,076	8,840,046	9,521,054	9,326,666
Due to trust companies, banks and bankers	135,850	170,449	183,868	201,497
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	40,358	46,071	5,682	15,451
Other liabilities	88,614	41,927	113,766	48,740
Total liabilities	\$10,180,612	\$10,387,859	\$11,191,647	\$11,065,310

80. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY

JOHN W. PLATTEN, *President*. [55 Cedar street; chartered 1871 as the United States Mortgage Company] ALEXANDER PHILLIPS, *Secretary*.
 CALVERT BREWER, *Vice-President*. JOSEPH ADAMS, *Treasurer*.
 CARL G. RASMUS, *Vice-President*. HENRY L. SERVOS, *Assistant Treasurer*.
 FRANK J. PARSONS, *Vice-President*. HARRY W. HADLEY, *Assistant Treasurer*.
 RALPH L. CERERO, *Assistant Secretary*.
 CHAUNCEY H. MURPHEY, *Assistant Treasurer*.
 T. W. B. MIDDLETOWN, *Assistant Secretary*.
 WILLIAM T. LAW, *Assistant Secretary*.

DIRECTORS

NICHOLAS BIDDLE, LEWIS L. CLARKE, HENRY R. ICKELHEIMER, ROBERT OLYPHANT, EBEN B. THOMAS,
 CHARLES S. BROWN, THOS. DEWITT CUYLER, WILLIAM A. JAMISON, JOHN W. PLATTEN, JAMES TIMPSON,
 BURNS D. CALDWELL, CHARLES D. DICKEY, LOUIS C. KRAUTHOFF, MORTIMER L. SCHIFF, GUY E. TRIPP,
 ARTHUR TURNBULL, ALLEN B. FORBES, JULIUS KRUTTSCHNITT, HENRY TATNALL, GEORGE G. WARD,
 CORNELIUS VANDERBILT, DONALD G. GEDDES, WILLIAM H. WILLIAMS, ELBRIDGE G. SNOW.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$3,046,343	\$3,005,484	\$3,113,476	\$2,720,101
Private securities, market value.....	9,267,375	13,012,037	14,579,648	13,913,110
Real estate owned.....	17,007	17,007	17,007	20,788
Mortgages owned.....	8,918,949	8,813,328	8,893,604	8,846,067
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	75,000	75,000	75,000	75,000
Loans and discounts secured by other collateral.....	18,190,720	25,900,491	21,466,515	28,454,854
Loans, discounts and bills purchased not secured by collateral.....	9,621,569	8,278,594	8,495,555	9,669,296
Overdrafts.....	90	226	696	29
Due from trust companies, banks and bankers.....	9,247,563	12,634,526	14,733,198	19,334,159
Specie.....	2,928,729	3,687,344	3,599,943	3,686,488
Legal tender notes and notes of national banks.....	141,675	139,390	123,550	178,200
Federal reserve notes.....				42,000

Cash items.....	13,122	10,795	1,069,019	14,941
Assets not included in any of the above heads.....	2,110,302	2,062,593	581,974	7,659,059
Total resources.....	\$63,578,444	\$77,636,815	\$76,749,185	\$94,614,062
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	4,265,325	4,247,704	4,201,787	4,241,608
Preferred deposits, viz.:.....				
Due New York State savings banks.....	584,219	564,979	485,217	640,211
Due New York State savings and loan associations, credit unions and land bank.....	.....	.....	.....	678
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,765,499	5,390,758	4,089,414	6,081,758
Deposits by the Superintendent of Banks of the State of New York.....	50,775	27,860	21,980	13,668
Other deposits secured by pledge of assets.....	306,002	297,391	286,362	327,637
Due depositors, not preferred.....	34,517,856	44,133,514	44,382,311	54,731,863
Due to trust companies, banks and bankers.....	9,493,709	12,307,604	12,803,822	18,124,884
Other liabilities.....	8,595,059	8,667,005	8,478,292	8,451,757
Total liabilities.....	\$63,578,444	\$77,636,815	\$76,749,185	\$94,614,062

81. UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWARD W. SHELDON, *President*.

[45 and 47 Wall street; chartered 1853]

WILFRED J. WORCESTER, *Secretary*.WILLIAM M. KINGSLEY, *Vice-President*,WILLIAMSON PELL, *Assistant Secretary*,CHARLES A. EDWARDS, *Assistant Secretary*.

TRUSTEES

JOHN A. STEWART,

JAMES STILLMAN,

LYMAN J. GAGE,

WILLIAM ROCKEFELLER,

JOHN J. PHELPS,

PAYNE WHITNEY,

HENRY W. DEFOREST,

EDWARD W. SHELDON,

CHANCEY KEEP,

LEWIS CASS LEDYARD,

FRANK LYMAN,

CHAS. F. HOFFMAN.

WM. STEWART TOD.

ARTHUR CURTISS JAMES,

OGDEN MILLS,

WILLIAM M. KINGSLEY,

EGERTON L. WINTHROP,

WM. VINCENT ASTOR,

CORNELIUS N. BLISS, Jr.,

RESOURCES

Stock and bond investments viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Due from trust companies, banks and bankers.....

Specie.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Public securities, market value.....	\$1,077,000	\$1,126,000	\$1,849,540	\$1,869,080
Private securities, market value.....	10,072,450	10,524,960	9,693,350	9,819,614
Real estate owned.....	1,195,000	1,195,000	1,195,000	1,195,000
Mortgages owned.....	3,837,125	3,389,625	3,101,625	3,035,625
Loans and discounts secured by other collateral.....	37,739,885	43,073,285	39,936,785	40,291,125
Loans, discounts and bills purchased not secured by collateral.....	9,619,644	10,960,970	12,817,468	12,798,268
Due from trust companies, banks and bankers.....	8,344,928	8,978,599	11,587,121	8,770,948
Specie.....	4,500,000	4,500,000	4,500,000	5,000,000
Assets not included in any of the above heads.....	455,076	497,650	520,520	436,774
Total resources.....	\$76,841,108	\$84,256,089	\$85,201,409	\$83,216,134

LIABILITIES

Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	14,459,110	14,778,358	14,438,017	14,303,188
Preferred deposits, viz.:				
Due New York State savings banks.....	4,799,659	5,672,323	5,875,159	6,298,745
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,359,400	2,233,049	2,381,678	9,356,659
Other deposits secured by pledge of assets.....	605,520	598,915	605,520	597,900
Deposits otherwise preferred.....		6,235,424		
Due depositors, not preferred.....	47,788,894	46,842,945	53,567,502	41,047,689
Due to trust companies, banks and bankers.....	3,101,467	4,986,464	5,608,971	8,885,583
Other liabilities.....	727,058	908,611	724,562	726,370
Total liabilities.....	\$76,841,108	\$84,256,089	\$85,201,409	\$83,216,134

31. UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWARD W. SHELDON, *President*.

[45 and 47 Wall street; chartered 1833]

WILFRED J. WORCESTER, *Secretary*.

WILLIAM M. KINGSLEY, *Vice-President*,

WILLIAMSON PELL, *Assistant Secretary*,

CHARLES A. EDWARDS, *Assistant Secretary*.

TRUSTEES

JOHN A. STEWART,

JAMES STILLMAN,

LYMAN J. GAGE,

GEORGE L. RIVES,

WM. STEWART TOD.

WILLIAM ROCKEFELLER,

JOHN J. PHELPS,

PAYNE WHITNEY,

ARTHUR CURTISS JAMES,

OGDEN MILLS,

WILLIAM SLOANE,

HENRY W. DEFOREST,

EDWARD W. SHELDON,

WILLIAM M. KINGSLEY,

EGERTON L. WINTHROP,

FRANK LYMAN,

LEWIS CASS LEDYARD,

CHAUNCEY KEEP,

WM. VINCENT ASTOR,

CORNELIUS N. BLISS, Jr.,

CHAS. F. HOFFMAN.

RESOURCES

Stock and bond investments viz.:

Public securities, market value.....	\$1,077,000	\$1,126,000	\$1,849,540	\$1,889,080
Private securities, market value.....	10,072,450	10,524,960	9,693,350	9,819,614
Real estate owned.....	1,195,000	1,195,000	1,195,000	1,195,000
Mortgages owned.....	3,837,125	3,399,625	3,101,625	3,035,625
Loans and discounts secured by other collateral.....	37,739,985	43,073,285	39,936,785	40,291,125
Loans, discounts and bills purchased not secured by collateral.....	9,619,644	10,960,970	12,817,468	12,798,268
Due from trust companies, banks and bankers.....	8,344,928	8,978,599	11,587,121	8,770,648
Specie.....	4,500,000	4,500,000	4,500,000	5,000,000
Assets not included in any of the above heads.....	455,076	497,650	520,520	436,774

Total resources..... \$76,841,108 \$84,256,089 \$85,201,409 \$83,216,134

Statement of condition
Dec. 31, 1915

Statement of condition
Sept. 25, 1915

Statement of condition
June 23, 1915

Statement of condition
March 19, 1915

LIABILITIES

Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	14,459,110	14,778,358	14,778,358	14,438,017	14,303,188
Preferred deposits, via:.....					
Due New York State savings banks.....	4,799,659	5,672,323	5,672,323	5,875,159	6,298,745
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,359,400	2,233,049	2,233,049	2,381,678	9,356,659
Other deposits secured by pledge of assets.....	605,520	598,915	598,915	605,520	597,900
Deposits otherwise preferred.....		6,235,424	6,235,424		
Due depositors, not preferred.....	47,788,894	46,842,945	46,842,945	53,567,502	41,047,689
Due to trust companies, banks and bankers.....	3,101,467	4,986,464	4,986,464	5,608,971	8,885,583
Other liabilities.....	727,058	908,611	908,611	724,562	726,370
Total liabilities.....	\$76,841,108	\$84,256,089	\$84,256,089	\$85,201,409	\$83,216,134

82. UTICA TRUST AND DEPOSIT COMPANY, UTICA

J. FRANCIS DAY, *President*.
 CHARLES S. SYMONDS, *Vice-President*.
 (Geneese and Lafayette streets; organized 1899)
 D. CLINTON MURRAY, *Vice President*,
 GEORGE E. DUNHAM, *Vice-President*.

GRAHAM COVENTRY, *Secretary*.CHARLES J. LAMB, *Assistant Treasurer*.

DIRECTORS

THOMAS F. BAKER, J. FRANCIS DAY, GEORGE E. DUNHAM, ROBERT FRASER, THOMAS R. PROCTOR,
 GEORGE L. BRADFORD, GEORGE DEFOREST, FREDERICK S. EASTON, J. J. GILBERT, CHARLES B. ROGERS,
 FRANK A. BOSWORTH, WILLIAM S. DOOLITTLE, FRANKLIN A. ETHERIDGE, D. CLINTON MURRAY, RICHARD U. SHERMAN,
 SANFORD F. SHERMAN, CHARLES S. SYMONDS.

RESOURCES

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$740,172	\$757,344	\$804,126	\$875,907
Private securities, market value.....	1,783,508	2,029,756	2,159,659	2,307,707
Real estate owned.....	240,000	240,000	244,000	244,000
Mortgages owned.....	1,087,017	930,592	930,610	996,220
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	238,547	202,346	227,777	255,953
Loans and discounts secured by other collateral.....	1,816,112	1,924,477	1,943,923	2,376,444
Loans, discounts and bills purchased not secured by collateral.....	2,530,358	2,490,258	2,325,285	2,278,740
Overdrafts.....	167	86	141	201
Due from trust companies, banks and bankers.....	1,167,274	1,129,684	964,459	1,260,675
Specie.....	18,181	22,163	23,323	25,208
Legal tender notes and notes of national banks.....	328,219	354,943	320,207	350,459
Federal reserve notes.....	.....	.....	4,000	10,000
Cash items.....	20,595	29,897	9,791	33,830
Assets not included in any of the above heads.....	95,447	100,881	105,127	80,286
Total resources.....	\$10,065,597	\$10,112,427	\$10,062,428	\$11,095,630

LIABILITIES				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value).....	471,894	452,229	455,451	520,887
Preferred deposits, viz.:				
Due New York State savings banks.....	106,005	101,005	97,404	87,447
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,461	3,841	2,479	194,010
Deposits by the State of New York.....	200,000	180,000	110,000	135,000
Deposits by the Superintendent of Banks of the State of New York.....	16,869	16,869	17,120	17,379
Deposits otherwise preferred.....	3,119	3,249	3,307	3,326
Due depositors, not preferred.....	8,695,469	8,703,880	8,801,276	9,515,027
Due to trust companies, banks and bankers.....	104,916	108,936	98,752	210,505
Other liabilities.....	65,864	142,418	76,639	12,049
Total liabilities.....	\$10,065,597	\$10,112,427	\$10,062,428	\$11,095,630

83. WESTCHESTER TRUST COMPANY, YONKERS

CHARLES R. DUSENBERRY, *President*.

[8 Getty square; organised 1893]

JAMES W. SHAUGHNESSY, *Assistant Secretary*.FRANCIS M. CARPENTER, *Vice-President*,RICHARD EDIE, Jr., *Vice-President*,GEORGE S. EDIE, *Vice-President*,

DIRECTORS

J. HARVEY BELL,

WILLIAM PALMER EAST,

JOHN HOAG,

FRANCIS M. CARPENTER,

GEORGE S. EDIE,

CHARLES E. GORTON,

EDSON LEWIS,

JAS. E. HOWES,

RICHARD EDIE, Jr.,

ELIJAH M. YERKS,

DANIEL S. REMSEN,

BENJAMIN W. STILLWELL.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 26, 1915	Statement of condition Dec. 31, 1915
Public securities, market value.....	\$429,923	\$479,063	\$432,903	\$432,789
Private securities, market value.....	300,410	291,143	279,250	301,720
Real estate owned.....	277,127	280,934	281,457	285,067
Mortgages owned.....	511,366	524,866	532,666	529,975
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	467,845	535,290	538,747	536,236
Loans and discounts secured by other collateral.....	398,255	353,055	376,367	351,249
Loans, discounts and bills purchased not secured by collateral.....	732,541	732,911	749,081	697,041
Overdrafts.....	255	274	221	170
Due from trust companies, banks and bankers.....	309,582	511,394	437,468	349,598
Specie.....	18,083	19,370	14,146	23,907
Legal tender notes and notes of national banks.....	155,783	150,281	130,736	82,695
Federal reserve notes.....	.....	20,000	21,000	8,000
Cash items.....	21,793	26,896	28,854	76,989
Assets not included in any of the above heads.....	11,704	8,005	13,406	2,204
Total resources.....	\$3,634,667	\$3,933,477	\$3,836,302	\$3,677,590

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	244,756	251,784	235,656	241,157
Preferred deposits, viz.:				
Due New York State savings banks.....	275,732	303,883	286,355	289,661
Due New York State savings and loan associations, credit unions and land bank.....	4,282	10,861	1,088	1,400
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	32,929	31,403	45,169	70,821
Deposits by the State of New York.....	60,000	55,000	38,000	49,000
Other deposits secured by pledge of assets.....	13,005	12,907	13,005	12,505
Deposits otherwise preferred.....	73	70	98	34
Due depositors, not preferred.....	2,649,446	2,882,580	2,857,508	2,697,133
Due to trust companies, banks and bankers.....	34,141	52,886	40,920	30,288
Other liabilities.....	20,303	32,103	18,503	5,601
Total liabilities.....	\$3,634,667	\$3,933,477	\$3,836,302	\$3,677,590

Summary showing the aggregate Resources and Liabilities of the Trust Companies as exhibited by their Reports to the Superintendent of Banks on the several dates given below.

RESOURCES	Statement of condition			
	March 19, 1915	June 23, 1915	Sept. 25, 1915	Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value.....	\$112,042,498	\$117,990,306	\$124,118,864	\$152,415,058
Private securities, market value.....	353,431,614	360,042,832	372,895,221	399,358,674
Real estate owned.....	42,536,856	42,897,374	43,516,404	42,876,395
Mortgages owned.....	89,963,033	90,397,929	90,481,939	90,227,621
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	14,048,220	14,531,890	14,211,264	14,111,208
Loans and discounts secured by other collateral.....	566,725,782	629,915,616	683,360,410	873,687,227
Loans, discounts and bills purchased not secured by collateral.....	235,926,664	225,137,934	216,867,513	254,895,957
Overdrafts.....	213,330	390,380	520,909	240,574
Due from trust companies, banks and bankers.....	218,837,536	274,955,942	332,395,561	377,764,170
Specie.....	97,203,661	118,547,043	118,286,219	137,583,660
Legal tender notes and notes of national banks.....	14,608,312	14,563,315	28,604,241	13,917,573
Federal reserve notes.....	.....	648,860	869,448	1,261,416
Cash items.....	15,993,233	21,966,908	15,165,642	60,823,938
Customers' liability on acceptances (per contra, see liabilities).....	68,522,853	48,334,264	37,546,643	50,007,219
Assets not included in any of the above heads.....	69,519,025	65,248,914	76,684,956	57,722,053
Add for cents.....	37	40	40	43
Total resources.....	\$1,899,622,554	\$2,025,589,547	\$2,155,537,274	\$2,532,892,786

LIABILITIES

Capital.....	\$79,948,500	\$78,950,000	\$79,100,000	\$79,600,000
Surplus, including all undivided profits (market value).....	166,135,840	166,287,437	167,160,196	176,744,861
Preferred deposits, viz.:				
Due New York State savings banks.....	58,436,316	63,265,880	62,453,795	70,422,938
Due New York State savings and loan associations, credit unions and land bank.....	393,809	366,628	362,576	437,852
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	59,427,515	63,162,157	56,249,848	127,855,727
Deposits by the State of New York.....	15,563,601	11,834,795	8,334,765	7,849,731
Deposits by the Superintendent of Banks of the State of New York.....	1,993,107	1,806,738	1,772,932	1,474,284
Other deposits secured by pledge of assets.....	7,459,226	7,191,012	8,058,717	7,127,189
Deposits otherwise preferred.....	867,382	11,600,721	5,992,049	6,269,379
Due depositors, not preferred.....	1,282,747,996	1,398,472,316	1,514,450,655	1,751,588,393
Due to trust companies, banks and bankers.....	128,375,091	139,032,912	180,258,687	227,551,618
Bills payable.....	220,000	135,000	80,000	369,000
Rediscounts.....	10,000	109,556	155,681	36,972
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	68,522,853	48,341,687	37,579,593	49,881,027
Other liabilities.....	30,521,281	36,032,688	33,527,740	25,683,772
Add for cents.....	37	40	40	43
Total liabilities.....	\$1,899,622,554	\$2,025,589,547	\$2,155,537,274	\$2,532,892,786

DETAILED STATEMENT

OF THE CONDITION OF THE

Safe Deposit Companies in this State

ON THE

FIRST DAY OF JANUARY, 1916

**AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT
OF BANKS**

1. THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY
[Malden lane and Lodge street; incorporated 1833]

OFFICERS

DANIEL LEONARD, President. **EDGAR C. LEONARD, Treasurer.**
D. A. THOMPSON, Vice-President.

DIRECTORS

DANIEL C. LEONARD, **DONALD McCREDIE,** **DAVID A. THOMPSON,**
EDGAR C. LEONARD, **A. PAGE SMITH.**

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$22,205 00
Real estate, cost, \$51,550.79; estimated present value.....	51,550 79
Vaults and safes, cost, \$37,628.20; estimated present value...	37,628 20
Cash on deposit with banks or other moneyed institutions....	4,847 48
Cash on hand.....	178 65
Safe rentals due and accrued.....	1,347 95
Silver storage due and accrued.....	1,607 35
Warehouse storage due and accrued.....	198 50
Other assets, viz.:	
Fur storage	\$1,113 85
Safe deposit	47 00
	<u>1,160 85</u>
	<u>\$120,724 77</u>

LIABILITIES

Capital stock	\$90,000 00
Other liabilities, viz.: Overpaid accounts.....	82 40
Excess of assets over liabilities.....	30,642 37
	<u>\$120,724 77</u>

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$5,522 58
From rent of safes.....	11,958 20
From storage of valuables the safety of which is guaranteed by the company	6,325 66
From silver storage.....	2,402 85
From warehouse storage.....	1,241 75
From interest on loans, deposits and investments.....	958 60
From all other sources, viz.: Sundries.....	6 00
	<u>\$28,415 64</u>

PAYMENTS

For dividends to shareholders.....	\$8,100 00
For expenses, viz.:	
Salaries	\$10,047 05
Taxes and repairs on building.....	2,436 15
Other expenses	2,792 31
	<u>15,275 51</u>
Other payments, viz.: Rebates of rents on safes given up...	14 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	5,026 13
	<u>\$28,415 64</u>

2. ASTOR SAFE DEPOSIT COMPANY, NEW YORK CITY

[389 Fifth avenue; incorporated 1907]

OFFICERS

RANALD H. MACDONALL, President. **JAMES R. TROWBRIDGE**, Treasurer.
EDGAR L. MARSTON, Vice-President.

DIRECTORS

BARKLEY WYCKOFF, **WM. H. PORTER**, **JAS. R. TROWBRIDGE**,
HENRY J. COCHRAN, **EDGAR L. MARSTON**, **NICHOLAS BIDDLE**,
 RANALD H. MACDONALL.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$150,643 00
Vaults, safes, and furniture and fixtures, cost, \$50,000; estimated present value.....	7,893 68
Cash on deposit with banks or other moneyed institutions....	1,662 97
Safe rentals due and accrued.....	1,111 52
Other assets, viz.:	
Interest accrued	\$2,337 51
Accounts receivable	8 00
	<u>2,345 51</u>
	<u>\$163,656 68</u>

LIABILITIES

Capital stock	\$100,000 00
Other loans	24,000 00
Interest due and accrued on loans.....	245 33
Other liabilities, viz.:	
Salaries accrued	\$31 00
Rents unearned	4,575 01
	<u>4,906 01</u>
Excess of assets over liabilities.....	34,505 34
	<u>\$163,656 68</u>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$298 12
From rent of safes.....	11,442 44
From interest on loans, deposits and investments.....	8,686 49
From bonds sold, par value \$3,000. Amount received therefor.	2,928 75
From loans paid.....	1,000 00
From all other sources, viz.: Repairs.....	30 54
	<u>\$24,386 34</u>

PAYMENTS

For interest on bonds, loans and mortgages.....	\$833 83
For expenses, viz.:	
Salaries	\$4,313 92
Taxes and repairs on building.....	210 86
Other expenses	2,479 76
	<u>7,004 54</u>
Other payments, viz.: Stock and bond investments.....	14,885 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	1,662 97
	<u>\$24,386 34</u>

3. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY

[49 Wall street; incorporated 1901]

OFFICERS

G. S. FLOYD-JONES, President
 M. JEROME PENDERGAST, Secretary.

G. S. BREWSTER, Vice-President,

DIRECTORS

G. S. BREWSTER, BEVERLY CHEW, ANTON A. RAVEN,
 D. CRAWFORD CLARK, JAMES M. GIFFORD, GEO. J. GILLESPIE,
 G. S. FLOYD-JONES, A. E. G. GOODRIDGE.

FINANCIAL**RESOURCES**

Bonds and mortgages.....	\$25,500 00
Stock and bond investments, market value.....	109,400 00
Furniture and fixtures, cost, \$1,100; estimated present value..	1,000 00
Cash on deposit with banks or other moneyed institution....	5,530 44
Cash on hand.....	71 13
Safe rentals due and accrued.....	2,684 50
Other assets, viz.: Interest accrued.....	1,597 48
	<hr/>
	\$145,783 55
	<hr/>

LIABILITIES

Capital stock.....	\$100,000 00
Expenses incurred but unpaid.....	372 18
Excess of assets over liabilities.....	45,411 37
	<hr/>
	\$145,783 55
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$7,582 14
From rent of that portion of the plant not occupied by the company	425 00
From rent of safes.....	19,318 85
From interest on loans, deposits and investments.....	5,862 82
	<hr/>
	\$33,188 81
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$8,567 00
Taxes and repairs.....	251 74
Rent of plant.....	6,600 00
Other expenses	1,668 50
	<hr/>
	17,087 24
Other payments, viz.: Investment in bond and mortgage....	4,500 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	5,601 57
	<hr/>
	\$33,188 81
	<hr/>

4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[4 Wall street; incorporated 1880]

OFFICERS

S. A. CUNNINGHAM, President. CHARLES VAN ORDEN, Treasurer.
 GEORGE F. BAKER, JR., Vice-President.

TRUSTEES

S. A. CUNNINGHAM, WM. FAHNESTOCK, CHARLES D. BACKUS,
 GEORGE F. BAKER, JR., FISHER A. BAKER,

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$171,225 00
Vaults and safes, cost, \$71,428.82; estimated present value....	16,428 82
Furniture and fixtures, cost, \$500; estimated present value....	200 00
Cash on deposit with banks or other moneyed institutions....	2,621 83
	<hr/>
	\$190,475 65

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	90,475 65
	<hr/>
	\$190,475 65

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$2,995 24
From rent of safes.....	22,800 80
From interest on loans, deposits and investments.....	11,604 03
	<hr/>
	\$37,400 07

PAYMENTS

For dividends to shareholders.....	\$20,000 00
For expenses, viz.:	
Salaries	\$8,789 00
Taxes and repairs on building.....	892 49
Rent of building.....	2,400 00
Other expenses	2,696 75
	<hr/>
	14,778 24
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	2,621 83
	<hr/>
	\$37,400 07

5. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY

[Fourth avenue and Twenty-third street; incorporated 1902]

OFFICERS**M. J. O'BRIEN, Jr., President.****DANIEL FROHMAN, Vice-President.****CYRIL CRIMMINS Vice-President.****CARL J. DEUTSCH, Treasurer.****CHAS. STRAUSS, Secretary.****DIRECTORS****M. J. O'BRIEN, Jr.,
DANIEL FROHMAN,****C. J. DEUTSCH,
CHAS. STRAUSS,
HENRY REUBEL.****C. CRIMMINS,
GEO. B. M. HARVEY,****FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$14,000 00
Vaults and safes, cost, \$78,986.44; estimated present value..	78,986 44
Furniture and fixtures, cost, \$10,391.66; estimated present value	10,391 66
Cash on deposit with banks or other moneyed institutions....	2,129 66
Safe rentals due and accrued.....	235 00
Warehouse storage due and accrued	53 50
Other assets, viz.: Overpayment of rent.....	208 31
	<hr/>
	\$106,004 57
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	6,004 57
	<hr/>
	\$106,004 57
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$1,858 71
From rent of safes	8,790 00
From warehouse storage	184 35
From interest on loans, deposits and investments.....	589 74
	<hr/>
	\$11,422 80
	<hr/>

PAYMENTS

For expenses viz.:

Salaries	\$4,420 00
Taxes and repairs on building.....	299 14
Rent of building.....	1,416 68
Other expenses	1,138 43
	<hr/>
	\$7,274 25
Other payments, viz.: Bond investments.....	2,018 89
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transaction of the day.....	2,129 66
	<hr/>
	\$11,422 80
	<hr/>

REPORT ON DEPOSIT AND STORAGE COMPANIES

6. THE BRONX SAFE DEPOSIT COMPANY, NEW YORK CITY

[429 Tremont avenue: incorporated 1908]

OFFICERS

WILLIAM B. AITKEN, President. WILLIAM E. STEVENS, Treasurer.
T. TASSO FISCHER, Vice-President. F. BREVOORT ALLIN, Secretary.
JOHN S. SUTPHEN, Vice-President.

DIRECTORS

W. B. AITKEN, A. E. COLFAX, P. B. LA ROCHE, JR.,
F. B. ALLIN, T. T. FISCHER, J. S. SUTPHEN.

FINANCIAL RESOURCES

Stock and bond investments, market value.....		\$1.036	25
Real estate, cost, \$142,000; estimated present value.....		142.000	00
Vaults and safes, cost, \$28,413.95; estimated present value.....		28.413	95
Cash on deposit with banks or other moneyed institutions...		8.284	48
Cash on hand.....			6 50
Other assets, viz.:			
Accrued rents	\$843	33	
Impressed cash account.....	290	02	
		<u>1,133</u>	<u>35</u>
			<u>\$180.874 53</u>

LIABILITIES

Capital stock	\$100.000 00
Loans secured by bond and mortgage.....	70.000 00
Interest due and accrued on loans.....	1.030 00
Excess of assets over liabilities	9.824 53
	<hr/>
	\$180.874 53

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$6,141 38
From rent of that portion of the building not occupied by the company	16,099 90
From rent of safes	2,267 25
From silver storage	236 00
From interest on loans, deposits and investments.....	250 90
From all other sources, viz.: Expense rebates.....	440 70
	<hr/>
	\$25,439 13

PAYMENTS

For interest on bonds, loans and mortgages.....		\$3,150 00
For dividends to shareholders		6,000 00
For expenses, viz.:		
Salaries	\$1,901 00	
Taxes and repairs on building.....	3,232 43	
Other expenses	2,864 72	
		<hr/> 7,998 15
Cash on hand and in banks or other moneyed institutions		
December 31, 1915, after transactions of the day.....		8,290 98
		<hr/>
		\$25,439 13

[177-179 Montague street: incorporated 1872]

DAVID H. LANMAN, President. GEORGE W. CHAUNCEY, Vice-President.
FRANK O. EDGERTON, Secretary.

VILLARD P. SCHENCK,
GEORGE W. CHAUNCEY,
HORACE C. DUVAL,
FRANK J. W. DILLER,
DAVID H. LANMAN,
JOSEPH E. OWNES,
W. McDONALD, JR.,

Stock and bond investments, market value.....		\$123,300 00
Cash on deposit with banks or other moneyed institutions....		6,984 55
Cash on hand		19 89
Safe rentals due and accrued		1,757 84
Silver storage due and accrued		1,314 50
Other assets, viz.:		
Insurance prepaid.....	\$18 63	
Accrued interest on bond.....	1,325 00	
		<u>1,343 63</u>
		<u>\$134,720 41</u>

Capital stock	\$100,000	00
Expenses incurred but unpaid	332	02
Other liabilities, viz.: Unearned rentals and charges.....	6,961	94
Excess of assets over liabilities.....	27,426	45
	<u>\$134,720</u>	<u>41</u>

Cash on hand and in banks or other moneyed institutions		-
January 1, 1915, before transactions of the day	\$4,389	73
From rent of safes	15,875	57
From storage of valuables the safety of which is guaranteed by the company	2,867	03
From interest on loans, deposits and investments	5,093	89
From all other sources, viz.:		
Sale of safes	\$120	00
New locks	29	00
Miscellaneous	60	59
	209	59
	\$29,335	81

For dividends to shareholders.....		\$3,000 00
For expenses, viz.:		
Salaries	\$11,625 77	
Rent of building.....	3,000 00	
Other expenses	3,553 71	
		18,179 48
Other payments, viz.:		
Refund of safe rentals.....	\$55 96	
Moving safes	1,095 83	
		1,151 80
Cash on hand and in banks or other moneyed institutions		
December 31, 1915, after transactions of the day.....		7,004 44
		<u>\$29,335 81</u>

8. CENTRAL SAFE DEPOSIT COMPANY OF OSSINING, NEW YORK

[Pleasant square; incorporated 1908]

OFFICERS**C. TOWNSEND YOUNG, President.**
GEORGE HYATT, Vice-President.**DUDLEY B. HOLBROOK, Treasurer.**
O. J. TEN HAGEN, Secretary.**DIRECTORS****C. T. YOUNG,**
F. L. YOUNG,
E. A. BARTO,
A. B. MURRAY, JR.,**GEO. HYATT,**
W. F. FOSHAY,
D. B. HOLBROOK,
W. A. MINER,
LEONARD A. BALLARD.**JACOB CHADEAYNE,**
F. BRANDRETH,
O. J. TEN HAGEN,
GRIFFIN S. HILLIKER**FINANCIAL
RESOURCES**

Bonds and mortgages	\$14,100 00
Stock and bond investments, market value.....	942 50
Cash on deposit with banks or other moneyed institutions....	234 10
Silver storage due and accrued.....	169 70
	<hr/>
	\$15,446 30
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Other liabilities, viz.: Rent.....	162 70
Excess of assets over liabilities.....	5,284 30
	<hr/>
	\$15,446 30
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$534 20
From rent of safes	998 00
From silver storage	245 30
From interest on loans, deposit and investments.....	\$29 50
From all other sources, viz.: Bonds and mortgages.....	4,000 00
	<hr/>
	\$6,607 30
	<hr/>

PAYMENTS

For loans paid	\$350 00
For interest on bonds, loans and mortgages.....	3 50
For dividends to shareholders.....	1,600 00
For expenses, viz.:	
Salaries	\$125 00
Rent of building.....	322 00
Other expenses	72 35
	<hr/>
	519 35
Other payments, viz.: Bonds and mortgages.....	3,900 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	234 10
	<hr/>
	\$6,607 30
	<hr/>

9. CITY SAFE DEPOSIT COMPANY OF ALBANY, NEW YORK

[100 State street; incorporated 1903]

OFFICERSJOHN E. WALKER, President.
G. Y. LANSING, Vice-President.WM. S. HACKETT, Treasurer.
WILLIAM D. WADE, Manager.**DIRECTORS**JOHN E. WALKER,
GERRIT Y. LANSING,
HORACE S. BELL,
PARKER CORNING,WM. S. HACKETT,
ALBERT HESSBERG,
LEWIS R. PARKER,
W. W. BATCHELDER,GEO. W. STEDMAN,
WILLIAM S. DYER,
WM. J. NELLIS,
JACOB S. FRIEDMAN.**FINANCIAL
RESOURCES**

Stock and bond investments, market value	\$34,650 00
Vaults and safes, cost, \$40,297.33; estimated present value...	38,581 93
Furniture and fixtures, cost, \$3,770.92; estimated present value	5 00
Cash on deposit with banks or other moneyed institutions....	1,340 40
Cash on hand	20 00
Safe rentals due and accrued.....	1,100 41
Silver storage due and accrued.....	372 50
Warehouse storage due and accrued.....	827 50
Other assets, viz.: Interest accrued.....	444 70
	<hr/>
	\$77,342 44

LIABILITIES

Capital stock	\$50,000 00
Excess of assets over liabilities.....	27,342 44
	<hr/>
	\$77,342 44

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$3,164 39
From rent of safes	9,828 82
From storage of valuables the safety of which is guaranteed	
by the company.....	2,844 99
From silver storage	439 00
From warehouse storage	134 00
From interest on loans, deposits and investments.....	1,639 74
From stocks and bonds sold, par value \$5,000. Amount received	
therefor	4,675 00
	<hr/>
	\$22,725 94

PAYMENTS

For dividends to shareholders	\$6,000 00
For expenses, viz.:	
Salaries	\$3,457 50
Rent of building.....	1,200 00
Other expenses.....	1,489 58
	<hr/>
	6,147 08
Other payments, viz.:	
Bonds purchased	\$8,765 00
Taxes	453 46
	<hr/>
	9,218 46
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	1,360 40
	<hr/>
	\$22,725 94

10. COLONIAL BANK SAFE DEPOSIT COMPANY, NEW YORK CITY

[441 Columbus avenue; incorporated 1912]

OFFICERS

ALEXANDER WALKER, President.	CHARLES S. WILLIAMS, Secretary.
EDWIN W. ORVIS, Vice-President.	GEORGE S. CARR, Treasurer.

DIRECTORS

ALEXANDER WALKER,	CHARLES S. WILLIAMS,	GEORGE S. CARR,
EDWIN W. ORVIS,	WILLIAM C. DUNCAN,	

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$44,575 00
Vaults and safes, cost, \$57,898.69; estimated present value...	47,500 00
Furniture and fixtures, cost, \$15,889.41; estimated present value	6,700 00
Cash on deposit with banks or other moneyed institutions....	2,067 35
Other assets, viz.: Automobile	1,300 00
	<u>\$102,142 35</u>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	2,142 35
	<u>\$102,142 35</u>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$11,694 66
From rent of safes.....	27,933 98
From storage of valuables the safety of which is guaranteed by the company	8,562 36
From interest on loans, deposits and investments.....	2,276 93
From loans paid	9,808 75
	<u>\$60,276 68</u>

PAYMENTS**For expenses, viz.:**

Salaries	\$6,712 00
Taxes and repairs on building.....	824 19
Rent of building.....	15,208 30
Other expenses.....	8,039 73
	<u>\$25,784 22</u>

Other payments, viz.:

Insurance	\$735 76
Holmes Electric Protective Co.....	2,668 60
Automobile	1,045 00
Bonds purchased	4,993 75
New vaults	22,982 10
	<u>\$32,425 11</u>

Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	2,067 35
	<u>\$60,276 68</u>

11. THE COMMERCIAL SAFE DEPOSIT COMPANY, NEW YORK CITY

[1461 Broadway; incorporated 1908]

OFFICERS

R. R. MOORE, President. G. J. BAUMANN, Treasurer.
A. L. ERLANGER, Vice-President.

DIRECTORS

R. R. MOORE, A. L. ERLANGER, G. J. BAUMANN,
JOHN F. GALVIN.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$86,408 75
Vaults and safes, cost, \$42,300; estimated present value.....	22,300 00
Cash on deposit with banks or other moneyed institutions...	14,749 18
	<hr/>
	\$123,457 93
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	23,457 93
	<hr/>
	\$123,457 93
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$41,804 98
From rent of safes	7,576 25
From storage of valuables the safety of which is guaranteed by the company	176 50
From interest on loans, deposits and investments	3,502 69
From stocks and bonds sold, par value \$50,500. Amount received therefor	66,133 50
	<hr/>
	\$119,290 92
	<hr/>

PAYMENTS**For expenses, viz.:**

Salaries	\$1,900 00
Taxes and repairs on building.....	770 91
Rent of building.....	4,000 00
Other expenses	755 87
	<hr/>
	\$7,426 78

Other payments, viz.:

Rebate on rentals	\$8 75
Opening safes, keys.....	41 20
Stock and bond investment.....	97,085 01
	<hr/>
	97,114 96

Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	14,749 18
	<hr/>
	\$119,290 02
	<hr/>

12. CORN EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY

[13 William street; incorporated 1912]

OFFICERS

WILLIAM A. NASH, President. WARD C. PITKIN, Treasurer.
WALTER E. FREW, Vice-President. RICHARD D. BROWN, Asst. Treasurer.

DIRECTORS

WILLIAM A. NASH, WILLIAM H. NICHOLS, DAVID BINGHAM.
WALTER E. FREW, CLARENCE H. KELSEY,

**FINANCIAL
RESOURCES**

Vaults and safes, cost, \$337,989.46; estimated present value.	\$311,240 50
Cash on deposit with banks or other moneyed institutions....	5,401 80
Other assets, viz.: Branch manager's fund.....	50 00
	<hr/> \$316,692 30 <hr/>

LIABILITIES

Capital stock	\$300,000 00
Other liabilities, viz.: Federal Safe Deposit Company, stock outstanding	5,000 00
Excess of assets over liabilities.....	11,692 30
	<hr/> \$316,692 30 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$17,464 67
From rent of safes	55,193 13
From storage of valuables the safety of which is guaranteed by the company	8,831 35
From interest on loans, deposits and investments.....	469 82
From stocks and bonds sold, par value \$32,000. Amount re- ceived therefor	32,014 80
From all other sources, viz.: Surety bond premium returned.....	\$5 80
Refund, Corn Exchange Bank.....	420 30
	<hr/> 426 10 <hr/>
	\$114,399 87 <hr/>

PAYMENTS

For dividends to shareholders	\$15,000 00
For expenses, viz.: Salaries	\$17,955 94
Taxes and repairs on building.....	3,123 39
Rent of building.....	6,241 66
Other expenses	9,053 04
	<hr/> 36,374 03 <hr/>
Other payments, viz.: Vaults and fixtures.....	\$46,653 48
Bonds purchased	10,950 00
Interest accrued on bonds purchased.....	5 00
Refunds	15 60
	<hr/> 57,623 88 <hr/>
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	5,401 80
	<hr/> \$114,399 87 <hr/>

13. COUNTY SAFE DEPOSIT COMPANY, WHITE PLAINS

[162-164 Main street; incorporated 1913]

OFFICERSJAMES F. HORAN, President.
C. P. YOUNG, Vice-President.JOSEPH H. MEAD, Secretary.
J. DOUGLASS MEAD, Asst. Secretary.**DIRECTORS**JAMES F. HORAN,
CORNELIUS R. AGNEW,
JOHN J. RIKER,RUSSELL MARSTON,
J. DOUGLASS MEAD,
FREDERICK GELLER,
WILLIAM A. DUNCAN.ELIAS W. DUSENBERRY,
C. P. YOUNG,
JOSEPH H. MEAD,**FINANCIAL****RESOURCES**

Bonds and mortgages	\$2,500 00
Vaults and safes, cost, \$8,452.52; estimated present value....	8,452 52
Furniture and fixtures, cost, \$269.20; estimated present value	269 20
Cash on deposit with banks or other moneyed institutions....	149 73
Safe rentals due and accrued	1 47
Silver storage due and accrued	130 50
Other assets, viz.: Interest accrued	44 37
	<hr/>
	\$11,547 79
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities	1,547 79
	<hr/>
	\$11,547 79
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$785 43
From rent of safes	866 61
From silver storage	143 42
From interest on loans, deposits and investments.....	95 93
	<hr/>
	\$1,891 39
	<hr/>

PAYMENTS

For expenses, viz.:	
Taxes	\$9 00
Rent of vault space in building.....	200 00
Other expenses	532 66
	<hr/>
	\$741 66
Other payments, viz.: Investments in mortgage participation.	1,000 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	149 73
	<hr/>
	\$1,891 39
	<hr/>

14. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY [160 Fifth avenue; incorporated 1905]

OFFICERS

B. J. GREENHUT, President. EDWARD SEARLE, Secretary.
 SYDNEY H. HERMAN, Vice-President. WM. E. BURNETT, Assistant Secretary
 SAMUEL KRIDEL, Vice-President. DAVID NEVIUS, Treasurer.

DIRECTORS

JOSEPH FREEMAN, SAMUEL KRIDEL, JACOB A. STEIN,
 B. J. GREENHUT, HERBERT S. MARTIN, S. LEVY,
 JOSEPH HORNTAL, DAVID NEVIUS, H. H. VREELAND,
 W. A. GILLESPIE, S. H. HERMAN.

FINANCIAL RESOURCES

Stock and bond investments, market value.....	\$26,956 25
Vaults and safes, cost, \$81,318.75; estimated present value...	75,000 00
Furniture and fixtures, cost, \$1,146.75; estimated present value ..	1 00
Cash on deposit with banks or other moneyed institutions....	933 44
Safe rentals due and accrued.....	692 64
Silver storage due and accrued.....	319 66
Warehouse storage due and accrued.....	123 00
Other assets, viz.: Interest accrued.....	332 00
	<hr/> \$104,358 99 <hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	4,358 99
	<hr/> \$104,358 99 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$1,109 97
From rent of that portion of the building not occupied by the company ..	2,500 00
From rent of safes ..	10,044 70
From silver storage	559 55
From warehouse storage	288 00
From interest on loans, deposits and investments.....	1,164 20
From all other sources, viz.: Telephone	\$6 38
Keys	6 80
Breaking open boxes.....	10 00
Cartage and packing.....	15 55
Returned insurance premiums.....	87 37
	<hr/> 76 10 <hr/>
	<hr/> \$15,742 77 <hr/>

For expenses, viz.:

PAYMENTS

Salaries	\$6,060 00
Taxes and repairs on building.....	404 03
Rent of building.....	3,000 00
Other expenses	2,339 53
	<hr/> \$11,793 56 <hr/>
Other payments, viz.: Rebate on safe rentals.....	\$6 08
Cartage and packing.....	20 75
Bonds purchased	2,988 88
	<hr/> 3,015 71 <hr/>
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	933 44
	<hr/> \$15,742 77 <hr/>

15. EMPIRE SAFE DEPOSIT COMPANY, NEW YORK CITY

[120 Broadway; incorporated 1913]

OFFICERS

LE ROY W. BALDWIN, President.	AMBROSE M. THAYER, Asst. Secretary.
JOHN B. RUSSELL, Vice-President.	W. B. BALDWIN, Treasurer.
W. H. ENGLISH, Vice-President.	EDWARD C. WILSON, Asst. Treasurer.
PAUL H. HUDSON, Secretary.	FRANCIS R. HALSEY, Asst. Treasurer.

DIRECTORS

LE ROY W. BALDWIN,	CHAS. H. ZEHNDER,	T. COLEMAN DU PONT,
W. B. BALDWIN,	HENRY P. TALMADGE,	L. L. GILLESPIE,
WM. H. ENGLISH,	AUGUST HECKSCHER,	JOHN H. ISHLIN,
C. VANDERBILT BARTON,	LOUIS L. DUNHAM,	C. DE L. OELRICHS.

FINANCIAL
RESOURCES

Vaults and safes, cost, \$93,406; estimated present value.....	\$93,405 00
Cash on deposit with banks or other moneyed institutions...	4,773 25
Cash on hand	100 00
Other assets, viz.: Accounts receivable.....	2,432 10
	<hr/> <hr/>
	\$100,710 35

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	710 35
	<hr/> <hr/>
	\$100,710 35

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$13,308 62
From rent of safes	15,111 49
From silver storage	1,443 75
From interest on loans, deposits and investments.....	245 73
From all other sources, viz.:	
Cartage and packing.....	\$122 00
Locks and keys.....	12 50
Watchman's signals	73 00
Sale of miscellaneous property.....	1 80
	<hr/>
	211 30
	<hr/> <hr/>
	\$30,320 89

PAYMENTS

For expenses, viz.:	
Salaries	\$10,985 35
Taxes and repairs on building.....	545 90
Rent of building.....	3,500 00
Other expenses	4,051 30
	<hr/>
	\$19,082 64
Other payments, viz.: Vault construction.....	6,365 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	4,873 25
	<hr/> <hr/>
	\$30,320 89

16. THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK,
NEW YORK CITY

[43-49 Exchange place; incorporated 1909]

OFFICERS

ALVIN W. KRECH, President.	GEO. V. DREW, Asst. Secretary.
R. BRITTINGHAM, Vice-President.	STEPHEN J. BROOKS, Asst. Secretary.
FRANK E. RYON, Secretary.	

DIRECTORS

ALVIN W. KRECH,	RUSSELL BRITTINGHAM,	HENRY E. COOPER.
LYMAN RHOADES,	ROLAND P. JACKSON,	HENRY R. WINTHROP.

FINANCIAL
RESOURCES

Stock and bond investments, market value	\$20,890 00
Vaults and safes, cost, \$202,622.71; estimated present value..	125,000 00
Cash on deposit with banks or other moneyed institutions....	7,471 85
Cash on hand	50 00
Safe rentals due and accrued	2,515 00
Silver storage due and accrued	249 50
Other assets, viz.: Interest accrued.....	270 00
	<hr/>
	\$156,446 35
	<hr/>

LIABILITIES

Capital stock	\$150,000 00
Excess of assets over liabilities	6,446 35
	<hr/>
	\$156,446 35
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$3,525 84
From rent of safes	47,955 46
From silver storage	1,715 60
From interest on loans, deposits and investments.....	1,114 12
From stocks and bonds sold, par value \$22,000. Amount re- ceived therefor	23,951 15
From all other sources, viz.: Rentals paid in advance.....	324 00
	<hr/>
	\$78,596 46
	<hr/>

PAYMENTS

For dividends to shareholders	\$9,000 00
For expenses, viz.:	
Salaries	\$22,507 27
Taxes and repairs on building.....	505 50
Rent of building.....	5,999 99
Other expenses	6,582 12
	<hr/>
	35,595 88
Other payments, viz.:	
Adjustment of rentals paid in advance.....	\$80 00
Bonds purchased	26,468 75
	<hr/>
	26,468 75
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	7,521 82
	<hr/>
	\$78,596 46
	<hr/>

17. THE FARMERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[475 Fifth avenue; Incorporated 1915]

OFFICERS**EDWIN S. MARSTON, President.**
SAMUEL SLOAN, Vice-President.**AUGUSTUS V. HEELY, Secretary.**
HORACE F. HOWLAND, Asst. Secretary.**DIRECTORS****EDWIN S. MARSTON,**
SAMUEL SLOAN,**AUGUSTUS V. HEELY,**
WILLIAM B. CARDOZO,**CORNELIUS R. AGNEW,**
J. HERBERT CASE.**FINANCIAL
RESOURCES**

Bonds and mortgages	\$100,000 00
Cash on deposit with banks or other moneyed institutions....	4,011 54
Safe rentals, silver storage and warehouse storage due and accrued	566 41
	<hr/>
	\$104,577 95
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	4,577 95
	<hr/>
	\$104,577 95
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

From rent of safes	\$5,318 72
From interest on loans, deposits and investments.....	802 51
From all other sources, viz.: Capital stock sold.....	100,000 00
	<hr/>
	\$106,121 23
	<hr/>

PAYMENTS**For expenses, viz.:**

Salaries	\$571 64
Rent	750 00
Other expenses	788 05
	<hr/>
	\$2,109 69

Other payments, viz.: Bond and mortgage investments.....	100,000 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	4,011 54
	<hr/>
	\$106,121 23
	<hr/>

18. FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY

[250 Fifth avenue; incorporated 1883]

OFFICERS

EDWARD H. PEASLEE, President. WM. A. SIMONSON, Treasurer.
 JAMES A. STILLMAN, Vice-President. WM. J. STURZENEGGER, Secretary.

TRUSTEES

JAMES A. STILLMAN, LOUIS M. STARR, H. B. DOMINICK,
 WM. A. SIMONSON, EDWARD H. PEASLEE.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$100,375 00
Vaults and safes, cost, \$54,493; estimated present value.....	10,000 00
Cash on deposit with banks or other moneyed institutions....	22,533 81
	<hr/>
	\$132,908 81
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends	\$3,000 00
Rent accrued	1,166 67
	<hr/>
	4,166 67
Excess of assets over liabilities	28,742 14
	<hr/>
	\$132,908 81
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$17,907 09
From rent of safes	26,102 97
From interest on loans, deposits and investments.....	3,573 34
From stocks and bonds, sold, par value, \$17,000. Amount	
received therefor	17,000 00
From all other sources, viz.: Opening safes, payment for keys	47 60
	<hr/>
	\$64,631 00
	<hr/>

PAYMENTS

For dividends to shareholders	\$6,000 00
For expenses, viz.:	
Salaries	\$7,965 00
Taxes	337 01
Rent of building.....	7,000 00
Other expenses	2,142 78
	<hr/>
	17,444 79
Other payments, viz.:	
Bond participation	\$17,000 00
New safes purchased.....	1,652 40
	<hr/>
	18,652 40
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	22,533 81
	<hr/>
	\$64,631 00
	<hr/>

19. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN

[168 Montague street; incorporated 1891]

OFFICERS

ARTHUR K. WOOD, President.

CLINTON W. LUDLUM, Treasurer.

CROWELL HADDEN, Vice-President.

TRUSTEES

CHARLES C. FOSTER,
CROWELL HADDEN,
MARTIN JOOST,
JOHN HILL MORGAN,EDWIN PACKARD,
JAMES H. POST,
FRANK DAY TUTTLE,
ARTHUR KING WOOD,EDWARD C. DELAFIELD,
SIDNEY R. KENNEDY,
JOHN S. ROGERS,
CALVIN TRUESDALE.FINANCIAL
RESOURCES

Bonds and mortgages	\$21,800 00
Stock and bond investments, market value.....	53,696 00
Vaults and safes, cost, \$65,135.84, and furniture and fixtures, cost, \$4,544.29; estimated present value	41,000 00
Cash on deposit with banks or other moneyed institutions....	2,867 98
	<hr/>
	\$119,363 98

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	19,363 98
	<hr/>
	\$119,363 98

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$3,650 50
From rent of safes	19,678 19
From storage of valuables the safety of which is guaranteed by the company	3,150 98
From warehouse storage	16 00
From interest on loans, deposits and investments	3,741 44
From stocks and bonds sold, par value, \$20,000. Amount re- ceived therefor.....	19,692 00
From all other sources, viz.:	
Bonds and mortgages	\$7,000 00
Stocks and bonds	890 65
	<hr/>
	7,390 65
	<hr/>
	\$57,319 76

PAYMENTS

For dividends to shareholders	\$10,000 00
For expenses, viz.:	
Salaries	\$4,568 99
Taxes and repairs on building.....	938 32
Rent of building	5,825 00
Other expenses	1,768 47
	<hr/>
	15,101 78
Other payments, viz.:	
Bond investments	\$4,350 00
Bonds and mortgages purchased	25,000 00
	<hr/>
	29,350 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	2,867 98
	<hr/>
	\$57,319 76

20. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY

[7 West Twenty-third street; incorporated 1888]

RUEL W. POOR, President.
L. A. BEVIN, Vice-President.**OFFICERS****GEO. D. WEEKS, Treasurer.****TRUSTEES****LEANDER A. BEVIN,**
WILLIAM CRAWFORD,**JOHN S. HOLBROOK,**
THOS. E. KIRBY,
EDWARD HOLBROOK,**GEORGE D. WEEKS,**
RUEL W. POOR,
ELMER A. DARLING.**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$31,988 35
Vaults and safes, cost, \$88,956.48; estimated present value...	88,000 00
Furniture and fixtures, cost, \$41,682.87; estimated present value	30,000 00
Cash on deposit with banks or other moneyed institutions....	3,058 99
Cash on hand	31 91
Safe rentals due and accrued	3,507 95
Silver storage due and accrued	3,579 80
Warehouse storage due and accrued.....	422 94
	<hr/>
	\$160,589 94

LIABILITIES

Capital stock	\$150,000 00
Expenses incurred but unpaid	361 15
Other liabilities, viz.:	
Unpaid dividends	\$60 00
Taxes accrued	474 49
Reserve account	6,000 00
	<hr/>
Excess of assets over liabilities	6,534 49
	<hr/>
	3,694 30
	<hr/>
	\$160,589 94

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$1,978 48
From rent of safes	35,792 15
From storage of valuables the safety of which is guaranteed by the company, silver storage and warehouse storage.....	7,007 84
From interest on loans, deposits and investments.....	1,610 00
From all other sources, viz.:	
New locks, keys, etc.....	\$165 25
Electric current	305 42
Telephone tolls and rebate.....	44 52
	<hr/>
	515 20
	<hr/>
	\$46,893 67

PAYMENTS

For dividends to shareholders	\$10,500 00
For expenses, viz.:	
Salaries	\$16,287 25
Taxes and repairs on building.....	618 47
Rent of building.....	10,000 00
Other expenses	6,417 06
	<hr/>
	33,302 77
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	3,090 90
	<hr/>
	\$46,893 67

21. GREENWICH SAFE DEPOSIT COMPANY, NEW YORK CITY

[135 William street; incorporated 1913]

OFFICERS

WILLIAM C. DUNCAN, President. FRANK HAMMOND, Treasurer.
ALEXANDER WALKER, Vice-President.

DIRECTORS

WM. C. DUNCAN, FRANK HAMMOND, EDWIN W. ORVIS,
HENRY R. CARSE, ALEXANDER WALKER.

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$42,154 82
Vaults and safes, cost, \$60,000; estimated present value.....	57,500 00
Cash on deposit with banks or other moneyed institutions....	777 73
Safe rentals due and accrued	1,087 00
	<hr/>
	\$101,519 55
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	1,519 55
	<hr/>
	\$101,519 55
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$65 56
From rent of safes	11,337 48
From interest on loans, deposits and investments.....	1,800 00
	<hr/>
	\$13,203 04
	<hr/>

PAYMENTS

For expenses, viz.:

Salaries	\$5,329 92
Rent of building.....	4,299 96
Other expenses	2,795 43
	<hr/>
	\$12,425 31
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	777 73
	<hr/>
	\$13,203 04
	<hr/>

22. GUARANTY SAFE DEPOSIT COMPANY, NEW YORK CITY
 [514 Fifth avenue; incorporated 1912]

OFFICERS

ALEXANDER J. HEMPHILL, President. **WALTER MEACHAM**, Treasurer.
CHARLES H. SABIN, Vice-President. **CHARLES M. BILLINGS**, Secretary.

DIRECTORS

EDWARD J. BERWIND, **ALEX. J. HEMPHILL**, **THOMAS W. LAMONT**,
HENRY P. DAVISON, **A. D. JUILLIARD**, **CHARLES H. SABIN**,
 ALBERT H. WIGGIN.

FINANCIAL
RESOURCES

Stock and bond investments, market value.....	\$65,635 75
Vaults and safes, cost, \$50,000; estimated present value....	28,000 00
Cash on deposit with banks or other moneyed institutions....	18,487 11
Safe rentals due and accrued.....	2,007 50
Other assets, viz.: Accrued interest.....	1,543 74
	<hr/>
	\$115,674 10

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz:	
Taxes accrued	\$302 18
Advance rentals	12,935 04
	<hr/>
	13,237 22
Excess of assets over liabilities.....	2,436 88
	<hr/>
	\$115,674 10

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$22,345 93
From rent of safes.....	28,242 68
From interest on loans, deposits and investments.....	4,441 88
From stocks and bonds sold, par value, \$91,000. Amount	
received therefor	87,136 75
From all other sources, viz.: Opening boxes.....	91 75
	<hr/>
	\$142,258 99

PAYMENTS

For interest on bonds, loans and mortgages.....	\$1,323 69
For dividends to shareholders.....	6,000 00
For expenses, viz:	
Salaries	\$5,586 32
Taxes and repairs on building.....	252 18
Rent of building.....	4,000 00
Other expenses	2,869 93
	<hr/>
	12,708 43
Other payments, viz:	
Bonds purchased	\$108,147 50
Cash rebates	592 26
	<hr/>
	103,739 76
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	18,487 11
	<hr/>
	\$142,258 99

23. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY

[5 Nassau street; incorporated 1903]

OFFICERS

WILLIAM WOODWARD, President. EUGENE A. VAN NEST, Secretary.
 WILLIAM BARBOUR, Vice-President. HENRY R. CARSE, Treasurer.

DIRECTORS

WM. WOODWARD, HENRY R. CARSE, SAMUEL T. PETERS,
 WILLIAM BARBOUR, ERNEST ISELIN.

**FINANCIAL
RESOURCES**

Vaults and safes, cost, \$200,000; estimated present value....	\$200,000 00
Cash on deposit with banks or other moneyed institutions...	4,264 30
Safe rentals due and accrued	352 00
	<hr/>
	\$204,616 30

LIABILITIES

Capital stock	\$200,000 00
Excess of assets over liabilities	4,616 30
	<hr/>
	\$204,616 30

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$1,777 30
From rent of safes	55,806 17
From all other sources, viz.:	
Keys, etc.....	\$183 25
Key deposit account.....	35 00
	<hr/>
	218 25
	<hr/>
	\$57,801 72

PAYMENTS

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries	\$12,735 25
Taxes and repairs on building.....	1,170 01
Rent of building.....	24,000 00
Other expenses	7,612 16
	<hr/>
	45,517 42
Other payments, viz.: Key deposit refund.....	20 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	4,264 30
	<hr/>
	\$57,801 72

24. HUDSON SAFE DEPOSIT COMPANY, NEW YORK CITY

[1411 Broadway; incorporated 1902 as the New Amsterdam Safe Deposit Company]

OFFICERS

ELVERTON R. CHAPMAN, President. ALBERT HICKS, Treasurer.
 LOUIS H. HOLLOWAY, Vice-President. RICHARD A. PURDY, Secretary.

DIRECTORS

J. ROMAINE BROWN,	CHARLES F. HOLM,	RICHARD A. PURDY,
E. R. CHAPMAN,	LOUIS H. HOLLOWAY,	WM. P. RINCKHOFF,
WILLIAM O. ALLISON,	JOHN GERKEN,	CLARENCE P. KING,
	PAUL B. SCARFF.	

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$107,456 25
Vaults and safes, cost, \$32,000; estimated present value.....	18,500 00
Cash on deposit with banks or other moneyed institutions....	5,135 62
	<hr/>
	\$131,091 87
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	31,091 87
	<hr/>
	\$131,091 87
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$12,853 85
From rent of safes	7,712 99
From warehouse storage	182 45
From interest on loans, deposits and investments.....	4,964 13
From stocks and bonds sold, par value, \$16,000. Amount received therefor	16,020 67
From all other sources, viz.:	
Opening boxes	\$15 00
New keys	8 00
Sundries	7 70
	<hr/>
	30 70
	<hr/>
	\$41,764 79
	<hr/>

PAYMENTS

For expenses, viz.:

Salaries	\$4,087 47
Taxes and repairs on building.....	1,236 18
Rent of building	1,800 00
Other expenses	803 18
	<hr/>
	\$7,936 83

Other payments, viz.:

Holmes' Electric Protective Co.....	\$437 00
Opening boxes and new keys.....	149 35
Stationery	248 42
Advertising	199 37
Rebates	27 75
Directors' fees	480 00
Bonds purchased	27,150 45
	<hr/>
	28,692 34

Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	5,135 62
	<hr/>
	\$41,764 79
	<hr/>

25. KNICKERBOCKER SAFE DEPOSIT COMPANY, NEW YORK CITY

[358 Fifth avenue; incorporated 1901]

OFFICERS**CHARLES H. KEEP, President.**
BENJ. L. ALLEN, Vice-President.**CHARLES S. ADAMS, Treasurer.**
HARRIS A. DUNN, Secretary.**DIRECTORS****BENJAMIN L. ALLEN,**
HOWARD BAYNE,**CHARLES H. KEEP,****FRED'K G. BOURNE,**
HARRIS A. DUNN.**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$65,000 00
Real estate, cost, \$87,743.43; estimated present value.....	64,698 93
Vaults and safes, cost, \$19,712.20; estimated present value....	6,870 30
Cash on deposit with banks or other moneyed institutions....	14,312 13
Cash on hand	50 00
	<hr/>
	\$150,931 36
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	50,931 36
	<hr/>
	\$150,931 36
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$957 17
From rent of safes	42,118 95
From interest on loans, deposits and investments.....	3,906 28
From stocks and bonds sold, par value, \$10,000. Amount	
received therefor	12,983 50
	<hr/>
	\$59,965 90
	<hr/>

PAYMENTS

For dividends to shareholders	\$5,600 00
For expenses, viz.:	
Salaries	\$7,815 40
Taxes and repairs on building.....	995 50
Rent of building	29,000 16
Other expenses	2,792 71
	<hr/>
	40,603 77
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	14,362 13
	<hr/>
	\$59,965 90
	<hr/>

26. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY

[60-72 East Forty-second street; incorporated 1881]

OFFICERSTHOMAS L. JAMES, President.
E. E. OLCOTT, Vice-President.F. EGERTON WEBB, Vice-President.
WILLIAM J. MURPHY, Treasurer.**TRUSTEES**THOMAS L. JAMES,
F. W. VANDERBILT,
JAMES STILLMAN,
RUFUS B. COWING,E. E. OLCOTT,
F. EGERTON WEBB,
FREDERIC R. COUDERT,WILLIAM A. SIMONSON,
W. K. VANDERBILT, JR.,
JOSEPH P. GRACE,
HENRY R. TOWNE.**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$272,431 25
Real estate, cost, \$1,720,000; estimated present value.....	1,720,000 00
Vaults and safes, cost, \$80,000; estimated present value.....	80,000 00
Cash on deposit with banks or other moneyed institutions....	32,880 47
Cash on hand	700 00
Safe rentals due and accrued.....	12,175 86
Silver storage due and accrued.....	17,659 91
Warehouse storage due and accrued.....	127,184 38
Other assets, viz.: Packing material.....	1,075 00
	<hr/>
	\$2,264,106 87

LIABILITIES

Capital stock	\$1,000,000 00
Loans secured by bond and mortgage.....	500,000 00
Other loans	50,000 00
Interest due and accrued on loans.....	3,156 84
Expenses incurred but unpaid	3,340 81
Other liabilities, viz.: Taxes accrued.....	2,000 00
Excess of assets over liabilities.....	706,609 12
	<hr/>
	\$2,264,106 87

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$25,200 21
From rent of that portion of the building not occupied by the company	46,300 00
From rent of safes	77,609 16
From storage of valuables the safety of which is guaranteed by the company	41,323 99
From warehouse storage	265,145 61
From interest on loans, deposits and investments.....	19,612 55
From stocks and bonds sold, par value, \$222,000. Amount received therefor	215,205 84
From all other sources, viz.: Equipment	963 30
Money borrowed	75,000 00
	<hr/>
	75,063 30
	<hr/>
	\$765,460 66

PAYMENTS

For loans paid		\$325,000 00
For interest on bonds, loans and mortgages.....		31,300 00
For dividends to shareholders		100,000 00
For expenses, viz.:		
Salaries	\$125,891 71	
Taxes and repairs on building.....	51,883 63	
Other expenses	68,537 76	
		<hr/> 246,313 10
Other payments, viz.:		
Bond investments	\$25,312 50	
Refunds to customers.....	2,954 59	
		<hr/> 29,267 09
Cash on hand and in banks or other moneyed institutions		
December 31, 1915, after transactions of the day.....		33,580 47
		<hr/> <hr/> \$765,460 66

27. THE LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN

[196 Montague street; incorporated 1867]

FRANK L. SNIFFEN, President.
FRANK BAILEY, Vice-President.**OFFICERS**

JOHN F. TALMADGE, Treasurer.

DIRECTORSFRANK BAILEY
HENRY C. BALDWIN,
EDWARD T. BEDFORD,
MATHEW DEAN,
JOHN A. DITMAS,
DESMOND DUNNE,JOHN L. HEINS,
REMSEN JOHNSON,
CLEMENT LOCKITT,
EDGAR McDONALD,
D. IRVING MEAD,
CHAS. A. O'DONOHUE,
EDWARD W. RIDER.NELSON B. SIMON,
FRANK L. SNIFFEN,
JOHN J. SPOWERS,
EDWARD O. STANLEY,
JULIUS STRAUSS,
WM. M. VAN ANDEN,**FINANCIAL
RESOURCES**

Bonds and mortgages	\$76,750 00
Stock and bond investments, market value.....	23,000 00
Real estate, cost, \$47,940.95; estimated present value.....	8,000 00
Furniture, fixtures and safes, cost, \$26,994.35; estimated present value	2,000 00
Cash on deposit with banks or other moneyed institutions....	4,129 79
Safe rentals due and accrued.....	2,273 00
Warehouse storage due and accrued.....	115 50
Other assets, viz.: Accrued interest.....	601 95

\$116,870 24

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends	\$2,500 00
Taxes accrued	563 99
Prepaid safe rentals.....	6,671 88
Prepaid storage rentals.....	326 44

10,062 31

Excess of assets over liabilities.....	6,807 93
--	----------

\$116,870 24

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$4,044 62
From rent of safes	15,370 00
From storage of valuables the safety of which is guaranteed by the company	1,392 75
From interest on loans, deposits and investments.....	5,415 44
From all other sources, viz.:	
Lost keys	\$30 00
Bonds and mortgages paid.....	41,750 00

41,770 00

\$67,992 81

PAYMENTS

For dividends to shareholders	\$5,000 00
For expenses, viz.:	
Salaries	\$7,147 00
Taxes and repairs on building.....	363 84
Rent of building.....	2,894 84
Other expenses	1,717 34

12,113 02

Other payments, viz.: Bonds and mortgages purchased.....	46,750 00
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Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	4,129 79

\$67,992 81

28. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY

[204 Fifth avenue; incorporated 1903]

OFFICERS

ALEXANDER S. WEBB, President. **HORACE F. POOR**, Treasurer.
OWEN WARD, Vice-President. **BRECKENRIDGE CARROLL**, Secretary.

DIRECTORS

CHAS. E. CALHOUN, **CHAS. W. KRAUSHAAR**, **ABRAM M. HYATT**,
BRECKENRIDGE CARROLL, **GEORGE LEASK**, **LOUIS STERN**,
CLARENCE H. KELSEY, **J. B. MARTIN**, **OWEN WARD**,
C. MORTON WHITMAN, **HORACE F. POOR**, **ALEXANDER S. WEBB**,
 IRVING E. RAYMOND.

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$20,497 50
Vaults and safes, cost, \$101,363.92; estimated present value..	100,000 00
Cash on deposit with banks or other moneyed institutions....	3,243 93
Safe rentals due and accrued.....	595 15
Silver storage due and accrued.....	989 65
Other assets, viz.:	
Rent paid in advance.....	\$208 33
Salaries paid in advance.....	40 00
Petty cash	39 12
	<hr/> 287 45

\$125,613 68**LIABILITIES**

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	36 90
Other liabilities, viz.: Taxes accrued.....	154 71
Excess of assets over liabilities.....	25,422 07

\$125,613 68**CASH TRANSACTIONS DURING THE YEAR 1915****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$4,702 83
From rent of safes	16,793 74
From storage of valuables the safety of which is guaranteed by the company, and silver storage.....	2,067 24
From interest on loans, deposits and investments.....	1,228 98
From all other sources, viz.:	
New locks and keys.....	\$30 50
Refund of salary advanced.....	15 00
Expense, refund	16 00
	<hr/> 61 50

\$24,854 29**PAYMENTS**

For dividends to shareholders.....	\$4,000 00
For expenses, viz.:	
Salaries	\$6,002 87
Taxes and repairs on building.....	1,268 20
Rent of building.....	2,875 00
Other expenses	3,223 27
	<hr/> 13,369 34
Other payments, viz.:	
Rebate of safe rentals.....	\$304 87
Locks and keys.....	5 50
Rebate of storage.....	2 50
Removal expense	4,028 65
	<hr/> 4,241 02

Cash on hand and in banks or other moneyed institutions
 December 31, 1915, after transactions of the day.....

\$24,854 29

29. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY

[115 Broadway; incorporated 1875]

OFFICERS**WILLIAM GIBLIN, President.****F. J. MOONEY, Treasurer.****DIRECTORS****JAMES S. ALEXANDER,
LOUIS V. BRIGHT,
LEWIS L. CLARKE,
ALLEN B. FORBES,****PHILIP A. S. FRANKLIN,
SAMUEL L. FULLER,
WILLIAM GIBLIN,
CLARENCE H. KELSEY,
ANSON W. BURCHARD.****SEWARD PROSSER,
CHARLES H. SABIN,
F. A. VANDERLIP,
ALBERT H. WIGGIN,****FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$153,211 43
Vaults and safes, cost, \$430,331.69; estimated present value..	349,601 34
Cash on deposit with banks or other moneyed institutions....	944 48
Cash on hand.....	240 00
Safe rentals due and accrued.....	18,887 51
Silver storage due and accrued.....	58 00
Other assets, viz.:	
Advanced Mercantile Burglar Alarm Co.....	\$3,500 00
Interest accrued	2,427 91
	<hr/> 5,927 91

\$528,870 67**LIABILITIES**

Capital stock	\$450,000 00
Other liabilities, viz.:	
Reserve for taxes.....	\$269 73
Advance rentals	43,436 55
	<hr/> 43,696 28
Excess of assets over liabilities.....	35,174 39
	<hr/> <hr/> \$528,870 67

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$467 70
From rent of that portion of the building not occupied by the company	1,083 34
From rent of safes.....	94,509 69
From storage of valuables the safety of which is guaranteed by the company	135 35
For silver storage.....	1,116 04
From interest on loans, deposits and investments.....	7,346 28
From loans paid.....	900 00
	<hr/> \$105,558 40

PAYMENTS

For dividends to shareholders.....	\$27,000 00
For expenses, viz.:	
Salaries	\$33,489 84
Taxes	1,398 55
Rent of building.....	18,250 00
Other expenses	8,250 86
	<hr/> 61,289 25
Other payments, viz.:	
Equipment	\$106 43
Old outstanding check	36 25
Stocks and bonds	15,944 89
	<hr/> 16,084 67
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	1,184 48

\$105,558 40

30. METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY

[3 East Fourteenth street; incorporated 1885]

OFFICERS

SAMUEL R. SMITH, President. CHARLES E. RAYNOR, Treasurer.
ROBERT J. MacFARLAND, Vice-Pres. E. T. McDONALD, Secretary.

DIRECTORS

ROBT. J. MacFARLAND, CHARLES E. RAYNOR, JULIUS B. STILLWELL,
SAMUEL R. SMITH, A. VAN DEWATER, A. BJORNSON,
LAWRENCE H. TASKER.

FINANCIAL
RESOURCES

Stock and bond investments, market value	\$20,200 00
Real estate, cost, \$100,000; estimated present value.....	50,000 00
Vaults and safes, cost, \$65,000; estimated present value.....	35,000 00
Furniture and fixtures, cost, \$10,000; estimated present value	5,000 00
Cash on deposit with banks or other moneyed institutions....	659 37
Cash on hand	472 82
Safe rentals due and accrued	3,631 45
Silver storage and warehouse storage due and accrued.....	794 37
Other assets, viz.:	
Improvements and fixtures.....	\$1,492 29
Interest prepaid	122 67
	<hr/> 1,614 96
	<hr/> <hr/> \$117,372 97

LIABILITIES

Capital stock	\$100,000 00
Other loans	2,500 00
Other liabilities, viz.:	
Taxes accrued	\$4,956 75
Accrued ground rent.....	1,000 00
	<hr/> 5,956 75
Excess of assets over liabilities	8,916 22
	<hr/> <hr/> \$117,372 97

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$2,176 64
From rent of that portion of the building not occupied by the company	10,989 50
From rent of safes	7,432 08
From storage of valuables the safety of which is guaranteed by the company, silver storage and warehouse storage.....	1,675 40
From interest on loans, deposits and investments.....	14 40
From notes	2,500 00
From all other sources, viz.:	
Drayage	\$17 12
Expense.....	145 25
Telephone tolls	6 76
Interest deducted on ground rent.....	60 00
	<hr/> 229 84
	<hr/> <hr/> \$25,017 86

PAYMENTS

For loans paid		\$3,000 00
For interest on bonds, loans and mortgages.....		122 67
For dividends to shareholders.....		3,000 00
For expenses, viz.:		
Salaries	\$5,161 58	
Taxes and repairs on building.....	640 71	
Rent of ground.....	6,000 00	
Other expenses	2,064 09	
		<hr/> 13,866 38
Other payments, viz.:		
Drayage	\$16 20	
Insurance	148 29	
Advertising	224 20	
Accrued taxes	1,824 50	
Improvements and fixtures.....	1,492 29	
Interest payable accrued.....	190 94	
		<hr/> 3,896 62
Cash on hand and in banks or other moneyed institutions		
December 31, 1915, after transactions of the day.....		1,132 19
		<hr/> <hr/> \$25,017 86

31. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON, NEW YORK

[20 East First street; incorporated 1905]

OFFICERS

ARCHIBALD M. CAMPBELL, President. P. W. SHEPARD, Treasurer.
MARK D. STILES, Vice-President.

DIRECTORS

ARCH. M. CAMPBELL, MARK D. STILES, P. W. SHEPARD,
A. F. GESCHEIDT, GEORGE H. BROWN.

FINANCIAL RESOURCES

Bonds and mortgages	\$6,850 00
Stock and bond investments, market value.....	7,956 25
Cash on deposit with banks or other moneyed institutions....	741 24
Safe rentals due and accrued.....	191 00
Silver storage due and accrued.....	281 00
	<hr/>
	\$16,019 49

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	6,019 49
	<hr/>
	\$16,019 49

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$1,169 19
From rent of safes	3,025 45
From silver storage	758 00
From interest on loans, deposits and investments.....	785 86
From all other sources, viz.: Mortgage loan participations sold	4,600 00
	<hr/>
	\$10,238 50

PAYMENTS

For expenses, viz.:

Salaries	\$1,196 25
Rent of vaults	1,575 00
Other expenses	269 06
	<hr/>
	\$3,041 01

Other payments, viz.:

Mortgage loan	\$4,600 00
Stock purchased	756 25
Mortgage loan participation.....	1,200 00
	<hr/>
	6,456 25

Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	741 24
	<hr/>
	\$10,238 50

32. NEW MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY
[170 Broadway; incorporated 1911]**OFFICERS**

AUGUST OPPENHEIMER, President. J. HEYNEN, Treasurer.
I. W. COKEFAIR, Vice-President.

DIRECTORS

ISAAC W. COKEFAIR,	RUDOLPH REINHART,	LUDWIG NISSEN,
FRED GOLDSMITH,	LEOPOLD STERN,	J. HEYNEN,
CHARLES R. JUNG,	LEO WORMSER,	GEO. R. WHITEHEAD,
AUGUST OPPENHEIMER,		MAX KALLMAN.

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$20,201 66
Vaults and safes, estimated present value.....	80,591 50
Furniture and fixtures, estimated present value.....	4,000 00
Cash on deposit with banks or other moneyed institutions....	5,239 35
Cash on hand	142 23
Safe rentals due and accrued	885 80
Other assets, viz.: Room privilege due and accrued.....	400 00
	<hr/>
	\$111,460 54

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.: Key deposit.....	166 00
Excess of assets over liabilities.....	11,294 54
	<hr/>
	\$111,460 54

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$1,846 49
From rent of that portion of the building not occupied by the company	2,712 25
From rent of safes	15,936 01
From interest on loans, deposits and investments.....	1,046 85
From all other sources, viz.: Key deposit.....	121 00
	<hr/>
	\$21,662 60

PAYMENTS

For expenses, viz.:

Salaries	\$6,561 60
Taxes and repairs on building.....	253 85
Rent of building.....	7,620 00
Other expenses	1,321 07
	<hr/>
	\$16,261 02
Other payments, viz.: Key deposit.....	20 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	5,381 58
	<hr/>
	\$21,662 60

33. NEW ROCHELLE SAFE DEPOSIT COMPANY, NEW ROCHELLE, N. Y.

[264-266 Main street; incorporated 1902]

OFFICERS

WILLIAM W. BISSELL, President. **HENRI J. VAN ZELM**, Secretary.
ROBERT P. CARPENTER, Vice-President. **IRVING R. TODD**, Asst. Secretary.

DIRECTORS

W. W. BISSELL, **THOS S. DRAKE**, **ALBERT MAHLSTEDT**
R. P. CARPENTER, **ALONZO GUEST**, **J. A. YOUNG**.

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$3,500 00
Vaults and safes, cost, \$16,627.28; estimated present value....	15,000 00
Cash on deposit with banks or other moneyed institutions....	983 42
Safe rentals due and accrued.....	359 55
Silver storage due and accrued.....	822 52
	<hr/>
	\$20,665 49
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	10,665 49
	<hr/>
	\$20,665 49
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$770 41
From rent of safes.....	2,080 92
From silver storage	1,182 28
From interest on loans, deposits and investments.....	190 83
	<hr/>
	\$4,824 44
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$1,600 00
For expenses, viz.:	
Salaries	\$400 00
Rent of building.....	1,000 00
Other expenses	482 02
	<hr/>
	1,882 02
Other payments, viz.: Vaults	359 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	983 42
	<hr/>
	\$4,824 44
	<hr/>

34. NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY

[Produce Exchange Bldg.; incorporated 1883]

OFFICERS

WM. A. NASH, President. SAMUEL G. BAYNE, Treasurer.
 PARMLY S. CLAPP, Vice-President. EDGAR G. SEE, Secretary.

TRUSTEES

S. G. BAYNE,	FRED'K LEWISOHN,	EDWARD C. BODMAN,
HENRY E. COOPER,	WILLIAM A. NASH,	RICHARD M. HOE,
JOHN A. HANCE,	SAMUEL OWEN,	E. H. R. GREEN,
L. M. DASHIELL,	FORREST H. PARKER,	GUSTAV SCHWAB.

FINANCIAL RESOURCES

Stock and bond investments, market value.....	\$9,500 00
Vaults and safes, cost, \$131,909.55; estimated present value..	92,800 27
Furniture and fixtures, cost, \$76,499.73; estimated present value	76,499 73
Cash on deposit with banks or other moneyed institutions....	20,627 97
Other assets, viz.: Insurance paid in advance.....	1,231 93

\$200,659 90

LIABILITIES

Capital stock	\$150,000 00
Expenses incurred but unpaid.....	2,416 67
Other liabilities, viz.:	

Key deposit	\$1,420 00
Special deposit	96 50

1,516 50

Excess of assets over liabilities.....	46,726 73
--	-----------

\$200,659 90

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$6,470 03
From rent of safes.....	54,358 50
From storage of valuables the safety of which is guaranteed by the company	551 50
From warehouse storage	19,121 21
From interest on loans, deposits and investments.....	756 29
From all other sources, viz.: Lost keys.....	36 00

\$81,293 53

PAYMENTS

For dividends to shareholders.....	\$18,000 00
For expenses, viz.:	

Salaries	\$15,828 00
Taxes and repairs on building.....	1,975 46
Rent of building.....	13,500 00
Other expenses	9,754 70

41,058 16

Other payments, viz.:

Cartage and freight.....	\$1,136 40
Charged special account for storage.....	471 00

1,607 40

Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	20,627 97
---	-----------

\$81,293 53

**35. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY,
NEW YORK CITY**

[10 Broad street; incorporated 1913]

OFFICERS

JAMES B. MABON, President. **ERNEST GROESBECK**, Treasurer.
RUDOLPH KEPPLER, Vice-President. **WARREN B. NASH**, Assistant Treasurer.
MARION J. VERDERY, Secretary.

DIRECTORS

JAMES B. MABON, **ERNEST GROESBECK**, **HENRY K. POMROY**,
RUDOLPH KEPPLER, **WARREN B. NASH**, **MARION J. VERDERY**.

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$93,562 50
Vaults, safes, and furniture and fixtures, estimated present value	25,000 00
Cash on deposit with banks or other moneyed institutions...	6,300 09
Cash on hand.....	100 00
	<hr/>
	\$124,962 59
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	24,962 59
	<hr/>
	\$124,962 59
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$15,502 00
From rent of safes.....	66,347 67
From interest on loans, deposits and investments.....	4,356 19
From stocks and bonds sold, par value, \$10,000; amount received therefor	10,430 00
From all other sources, viz.: Sundries.....	97 07
	<hr/>
	\$96,732 93
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$15,930 00
Taxes	1,270 55
Rent of building.....	\$3,000 00
Other expenses	8,264 16
	<hr/>
	58,464 71
Other payments, viz.:	
Bonds purchased	\$25,863 13
Safe rental returned.....	15 00
	<hr/>
	25,868 13
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	6,400 09
	<hr/>
	\$96,732 93
	<hr/>

36. OSSINING SAFE DEPOSIT COMPANY, OSSINING

[139 Main street; Incorporated 1906]

OFFICERS

GEORGE F. SECOR, President. MERRITT N. BARNUM, Treasurer.
 PAUL M. PIERSON, Vice-President. HARRY M. CARPENTER, Secretary.

DIRECTORS

ROBERT M. AKIN, GEORGE F. HOAG, GEORGE F. SECOR,
 MERRITT W. BARNUM, MILTON C. PALMER, CHAS. G. WASHBURN,
 T. HENRY CALAM, PAUL M. PIERSON, WILLIAM A. RANNEY,
 HARRY M. CARPENTER, JOHN P. POWERS, EDWARD B. SHERWOOD.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....	\$6,000 00
Vaults and safes, cost, \$13,000; estimated present value.....	13,000 00
Loans on collaterals and personal securities.....	1,000 00
Cash on deposit with banks or other moneyed institutions...	881 80
	<hr/> \$20,881 80

LIABILITIES

Capital stock	\$20,000 00
Other liabilities, viz.: Unpaid dividends.....	500 00
Excess of assets over liabilities.....	381 80
	<hr/> \$20,881 80

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$669 35
From rent of safes.....	512 67
From silver storage.....	217 75
From interest on loans, deposits and investments.....	450 38
	<hr/> \$1,850 15

PAYMENTS

For dividends to shareholders.....	\$900 00
For expenses, viz.: Other expenses.....	68 35
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	881 80
	<hr/> \$1,850 15

37. ROCKLAND COUNTY SAFE DEPOSIT COMPANY, NYACK

[Broadway and Main street; incorporated 1910]

OFFICERS
FRANK R. CRUMBIE, President.

EUGENE F. PERRY, Vice-President.

ARTHUR A. G. LUDERS, Treasurer.

DIRECTORS
FRANK R. CRUMBIE,
C. CARLTON KELLEY,

HOWARD VAN BUREN,
EUGENE F. PERRY,
ROBERT SCHMITT.

A. S. TOMPKINS,
ARTHUR A. G. LUDERS,

FINANCIAL
RESOURCES

Bonds and mortgages.....	\$2,000 00
Vaults and safes, cost, \$8,000; estimated present value.....	8,000 00
Cash on deposit with banks or other moneyed institutions....	725 94
Safe and vault rentals due and accrued.....	217 50
Silver storage due and accrued.....	33 75
	<hr/>
	\$10,977 19

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	977 19
	<hr/>
	\$10,977 19

CASH TRANSACTIONS DURING THE YEAR 1915
RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$1,559 97
From rent of safes.....	394 00
From silver storage	79 25
From interest on loans, deposits and investments.....	139 74
From all other sources, viz.: Rent of vault.....	450 00
	<hr/>
	\$2,622 96

PAYMENTS

For dividends to shareholders.....	\$1,750 00
For expenses, viz.: Other expenses.....	147 02
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	725 94
	<hr/>
	\$2,622 96

38. THE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[149 Broadway; incorporated 1861]

OFFICERS

FRANKLIN A. PARK, President. W. J. RAMSEY, Secretary.
 STEPHEN C. CLARK, Vice-President. STEPHEN H. ANDERSON, Asst Secty.
 C. L. MITCHELL, Vice-President.

DIRECTORS

THAD. T. GROVER, STEPHEN C. CLARK, FRANKLIN A. PARK,
 FRED'K G. BOURNE, ARTHUR K. BOURNE, C L. MITCHELL,
 OSCAR R. GRAHAM.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$57,712 50
Vaults and safes, cost, \$156,000; estimated present value....	120,000 00
Cash on deposit with banks or other moneyed institutions....	7,449 57
Cash on hand.....	200 00
	<hr/>
	\$185,362 07

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends	\$42 00
Salaries accrued	2 00
	<hr/>
	44 00
Excess of assets over liabilities.....	85,318 07
	<hr/>
	\$185,362 07

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$13,077 43
From rent of safes.....	71,841 32
From storage of valuables the safety of which is guaranteed by	
the company	397 22
From interest on loans, deposits and investments.....	1,992 15
From all other sources, viz.:	
Telephones	\$27 54
Letter boxes	30 00
Salary held for income tax.....	2 00
Breaking locks and new keys.....	95 00
	<hr/>
	154 54
	<hr/>
	\$87,452 66

PAYMENTS

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries	\$18,386 50
Rent of building.....	20,000 00
Other expenses	5,768 07
	<hr/>
	44,154 57
Other payments, viz.:	
Vaults and safes	\$1,104 85
Bonds purchased	26,457 00
Interest accrued on bonds purchased.....	86 67
	<hr/>
	27,648 52
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	7,649 57
	<hr/>
	\$87,452 66

39. SECURITY SAFE DEPOSIT COMPANY OF BROOKLYN, BROOKLYN

[De Kalb avenue and Fulton street; incorporated 1909]

OFFICERSGEORGE A. FLEURY, President.
GEORGE COX, Vice-President.

ARTHUR J. MAUGER, Secretary.

DIRECTORSGEORGE A. FLEURY,
WILLIAM BERRI,
E. F. BARNES,
EDWARD C. BLUM,GEORGE COX,
JULIAN P. FAIRCHILD,
E. W. SUTTON,CHARLES E. TEALE,
RUSSELL S. WALKER,
JOHN W. NIX,
GEORGE T. MOON.**FINANCIAL
RESOURCES**

Bonds and mortgages.....	\$16,750 00
Stock and bond investments, market value.....	22,431 25
Vaults and safes, cost, \$70,345.50; estimated present value...	70,345 50
Furniture and fixtures, cost, \$8,332.30; estimated present value	3,000 00
Cash on deposit with banks or other moneyed institutions...	2,438 57
Cash on hand.....	36 96
Safe rentals due and accrued.....	1,303 00
Silver storage due and accrued.....	980 35
Other assets, viz.: Accrued interest.....	615 20
	<hr/>
	\$117,900 83

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	721 35
Other liabilities, viz.: Box rents unearned.....	7,521 25
Excess of assets over liabilities.....	9,658 23
	<hr/>
	\$117,900 83

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$3,862 46
From rent of safes.....	18,608 95
From storage of valuables the safety of which is guaranteed by the company	2,370 40
From interest on loans, deposits and investments.....	1,998 04
From loans paid.....	2,500 00
	<hr/>
	\$29,339 85

PAYMENTS

For loans paid.....	\$4,250 00
For dividends to shareholders.....	7,000 00
For expenses, viz.:	
Salaries	\$6,126 00
Taxes and repairs on building.....	780 77
Rent of building.....	2,462 88
Other expenses	2,680 67
	<hr/>
	12,010 32
Other payments, viz.: Safe deposit boxes.....	3,604 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	2,475 53
	<hr/>
	\$29,339 85

40. SECURITY SAFE DEPOSIT COMPANY, BUFFALO

[1 Elmott square; incorporated 1899]

OFFICERS

HARRY T. VARS, President.

RICHARD C. O'KEEFE, Treasurer.

MAURICE M. WALL, Vice-President.

DIRECTORS

WILLIAM H. ANDREWS, ALEX. G. HOEFLER,
 JOHN H. BAKER, WILLIAM LANSILL,
 WM. H. CROSBY, JAMES H. McNULTY,
 LAURENS ENOS, RICHARD C. O'KEEFE,
 JOHN W. VAN ALLEN.

HARRY T. VARS,
 MAURICE M. WALL,
 EUGENE C. ROBERTS,
 ROGER C. ADAMS,

FINANCIAL
RESOURCES

Stock and bond investments, market value.....	\$9,125 00
Vaults and safes, cost, \$131,104.43; estimated present value..	147,469 68
Furniture and fixtures, cost, \$3,997.18; estimated present value	3,997 18
Cash on deposit with banks or other moneyed institutions....	2,050 47
Cash on hand.....	267 54
Safe rentals due and accrued.....	3,151 68
Silver storage due and accrued.....	1,139 24
Other assets, viz.:	
Cold storage of furs due and accrued.....	\$4,959 71
Fur repairs due and accrued.....	7 00
	<u>4,966 71</u>
	<u>\$172,176 50</u>

LIABILITIES

Capital stock	\$150,000 00
Other liabilities, viz.:	
Reserve for depreciation.....	\$5,000 00
Reserve for bad debts.....	\$51 62
	<u>5,051 62</u>
Excess of assets over liabilities.....	17,124 88
	<u>\$172,176 50</u>

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$2,769 88
From rent of safes.....	6,377 66
From storage of valuables the safety of which is guaranteed by the company	11,465 65
From silver storage	1,290 51
From interest on loans, deposits and investments.....	417 05
From all other sources, viz.:	
Refund on electric power.....	\$129 96
Refund on canceled insurance.....	108 95
Drilling safes	5 50
Lamps	1 44
Discount on bills.....	20
Telephone tolls	61
	<u>241 66</u>
	<u>\$22,562 41</u>

PAYMENTS

For dividends to shareholders.....		\$3,000 00
For expenses, viz:		
Salaries	\$7,833 00	
Rent of building.....	4,000 00	
Other expenses	5,364 90	
		<hr/>
		17,232 90
Other payments, viz.: Automobile supplies.....		2 50
Cash on hand and in banks or other moneyed institutions		
December 31, 1915, after transactions of the day.....		2,327 01
		<hr/>
		\$22,562 41
		<hr/>

41. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY

[408 Grand street; incorporated 1903]

OFFICERS

FRANK E. NORTON, President. JAMES O'NEIL, Vice-President.
 JAMES K. P. PINE, Vice-President. GEO. L. HARE, Secretary.
 JOHN DON, Vice-President.

DIRECTORS

JAMES J. CHILD,	FRANK E. HOWE,	JAMES O'NEIL,
CHAS. CLEMINSHAW,	A. HARRIS IDE,	JAMES K. P. PINE,
JOHN DON,	EDWARD MURPHY, 2d,	S. VAN SANTVOORD,
WILLIAM B. FREAR,	GEO. A. CLUETT,	DANFORTH GEEB.
	FRANK E. NORTON,	

FINANCIAL**RESOURCES**

Real estate, cost, \$58,579.10; estimated present value.....	\$58,579 10
Vaults and safes, cost, \$33,178.47; estimated present value...	33,178 47
Furniture and fixtures, cost, \$1,564.65; estimated present value	1,564 65
Cash on deposit with banks or other moneyed institutions....	1,301 57
Safe rentals due and accrued.....	775 00
Silver storage due and accrued.....	255 00
	<hr/>
	\$95,653 79

LIABILITIES

Capital stock	\$50,000 00
Other loans	13,000 00
Other liabilities, viz.:	
Taxes accrued	\$400 00
Interest accrued on debenture notes, but not due..	86 83
Debenture notes of the company outstanding.....	23,000 00
	<hr/>
	23,495 83
Excess of assets over liabilities.....	9,157 96
	<hr/>
	\$95,653 79

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$1,195 48
From rent of safes.....	5,804 42
From silver storage.....	634 50
From interest on loans, deposits and investments.....	27 35
From all other sources, viz.: Debenture notes refunded.....	23,000 00
	<hr/>
	\$30,661 75

PAYMENTS

For loans paid	\$2,000 00
For interest on bonds, loans and mortgages.....	1,483 03
For expenses, viz.:	
Salaries	\$1,320 00
Taxes and repairs on building.....	1,078 85
Other expenses	408 80
	<hr/>
	2,877 15
Other payments, viz.: Debenture notes paid.....	23,000 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	1,301 57
	<hr/>
	\$30,661 75

42. THE STANDARD SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[25 Broad street; incorporated 1901]

OFFICERS

WILLIAM C. LANE, President.	WILLIAM C. COX, Treasurer.
FRANK K. STURGIS, Vice-President.	JOS. M. CUNNINGHAM, Secretary.
WALTER J. BARROWS, Vice-President.	S. WELLMER HANSON, Asst Secretary.

DIRECTORS

WILLIAM C. LANE,	WM. D. GUTHRIE,	FRANK H. DAVIS,
FRANK K. STURGIS,	WM. SHILLABER,	C. C. TEGETHOFF,
ALWYN BAIL, Jr.,		WALTER J. BARROWS,

FINANCIAL RESOURCES

Stock and bond investments, market value.....	\$64,665 00
Vaults and safes, cost, \$256,906.62; estimated present value..	228,352 50
Cash on deposit with banks or other moneyed institutions....	1,169 96
Safe rentals due and accrued.....	913 91

\$295,101 37

LIABILITIES

Capital stock	\$200,000 00
Other loans	2,000 00
Excess of assets over liabilities.....	93.101 37

\$295,101 37

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$3,085 58
From rent of safes	65,854 18
From silver storage	638 99
From warehouse storage	688 91
From interest on loans, deposits and investments.....	3,313 14
From stocks and bonds sold, par value \$4,000; amount received therefor	4,117 50
From loans paid	2,000 00
From all other sources, viz.: Bonds redeemed.....	11,000 00

\$90,698 30

PAYMENTS

For interest on bonds, loans and mortgages.....	\$260 36
For dividends to shareholders.....	18,000 00
For expenses, viz.:	
Salaries	\$17,741 83
Taxes and repairs on building.....	4,422 68
Rent of building.....	12,000 00
Other expenses.....	6,403 37

40,567 96

Other payments, viz.:

Repairs to vaults.....	\$510 00
Bonds purchased	30,190 00

30,700 00

Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	1,169 96

\$90,698 30

43. STATE SAFE DEPOSIT COMPANY, NEW YORK CITY

[378 Grand street; Incorporated 1915]

OFFICERSOSCAR L. RICHARD, President.
ARNOLD KOHN, Vice-President.ALBERT I. VOORHIS, Treasurer.
WALTER L. BURCKETT, Secretary.**DIRECTORS**OSCAR L. RICHARD,
ARNOLD KOHN,

WALTER L. BURCKETT,

ALBERT I. VOORHIS,
JOHN KNEISEL.**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$46,000 00
Vaults and safes, cost, \$54,442.75; estimated present value...	54,442 75
Cash on deposit with banks or other moneyed institutions....	1,152 99
	<hr/>
	\$101,595 74
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	1,595 74
	<hr/>
	\$101,595 74
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

From rent of safes.....	\$3,323 50
From interest on loans, deposits and investments.....	566 67
From all other sources, viz.:	
Capital paid in.....	\$100,000 00
Lost keys	55 75
	<hr/>
	100,055 75
	<hr/>
	\$103,945 92
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$3,000 00
For expenses, viz.:	
Salaries	\$854 10
Other expenses	176 08
	<hr/>
	1,030 18
Other payments, viz.:	
Stock and bond investments.....	\$44,320 00
Vaults and safes.....	54,442 75
	<hr/>
	98,762 75
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	1,152 99
	<hr/>
	\$103,945 92
	<hr/>

44. THE THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY, NEW YORK CITY

[41 West Thirty-fourth street; incorporated 1904]

OFFICERS

J. ADAMS BROWN, President.

CURTIS J. BEARD, Treasurer.

DIRECTORSJ. ADAMS BROWN,
CURTIS J. BEARD,UDO M. FLEISCHMANN,
HENRY W. SACKETT,WILLIAM H. SEAICH,
WYLLYS TERRY.**FINANCIAL
RESOURCES**

Real estate, cost, \$269,235.22; estimated present value.....	\$338,300 00
Vaults and safes, cost, \$31,684.07; estimated present value...	26,100 00
Furniture and fixtures, cost, \$10,118.18; estimated present value	5,800 00
Cash on deposit with banks or other moneyed institutions....	9,514 88
Safe rentals due and accrued.....	435 00
Silver storage due and accrued.....	344 25
	<hr/>
	\$380,494 13

LIABILITIES

Capital stock	\$225,000 00
Loans secured by bond and mortgage.....	100,000 00
Interest due and accrued on loans.....	1,875 00
Excess of assets over liabilities.....	53,619 13
	<hr/>
	\$380,494 13

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$1,282 13
From rent of that portion of the building not occupied by the company	30,000 00
From rent of safes.....	5,534 30
From silver storage	561 12
	<hr/>
	\$37,377 55

PAYMENTS

For interest on bonds, loans and mortgages.....	\$4,535 00
For dividends to shareholders.....	4,500 00
For expenses, viz.:	
Salaries	\$5,273 11
Taxes and repairs on building.....	8,711 75
Other expenses	4,842 81
	<hr/>
	18,827 67
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	9,514 88
	<hr/>
	\$37,377 55

45. UNION TRUST SAFE DEPOSIT COMPANY, NEW YORK CITY

[425 Fifth avenue; incorporated 1907]

OFFICERS

W. McMASTER MILLS, President. ERNEST H. COOK, Treasurer.
 RICHARD DELAFIELD, Vice-President.

DIRECTORS

RICHARD DELAFIELD, FRED DE P. FOSTER, BERNHARD BEINECKE,
 WM. M. V. HOFFMAN, W. McMASTER MILLS.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$4,000 00
Vaults and safes, cost, \$146,863.27; estimated present value...	118,000 00
Furniture and fixtures, cost, \$23,895.02; estimated present value	14,875 00
Cash on deposit with banks or other moneyed institutions....	2,052 21
Safe rentals due and accrued.....	748 55
Silver storage due and accrued.....	1,632 92
	<hr/>
	\$141,308 68

LIABILITIES

Capital stock	\$100,000 00
Other loans	20,000 00
Other liabilities, viz.:	
Taxes accrued	\$726 49
Safe rentals paid in advance.....	12,415 94
	<hr/>
	13,142 43
Excess of assets over liabilities.....	8,166 25
	<hr/>
	\$141,308 68

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....	\$502 31
From rent of safes.....	27,994 00
From silver storage	3,402 50
From interest on loans, deposits and investments.....	38 60
From all other sources, viz.:	
Expressage	\$273 17
Refund, stamped envelopes, etc.....	146 40
	<hr/>
	419 57
	<hr/>
	\$32,356 98

PAYMENTS

For loans paid	\$7,500 00
For interest on bonds, loans and mortgages.....	1,330 24
For expenses, viz.:	
Salaries	\$8,322 28
Taxes and repairs on building.....	1,045 79
Rent of building.....	8,000 04
Other expenses	1,845 50
	<hr/>
	19,213 61
Other payments, viz.:	
Investments	\$2,000 00
Expressage	260 92
	<hr/>
	2,260 92
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....	2,052 21
	<hr/>
	\$32,356 98

46. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY

[32 Liberty street; incorporated 1902]

OFFICERS

J. LYNCH PENDERGAST, President. FERDINAND J. CLAUSSEN, Treasurer.
 HENRY L. SERVOSS, Vice-President. JOSEPH ADAMS, Secretary.

DIRECTORS

NICHOLAS BIDDLE, A. J. HEMPHILL, B. AYMAR SANDS,
 CHARLES S. BROWN, WILLIAM A. JAMISON, ARTHUR TURNBULL,
 LEWIS L. CLARKE, JOHN W. PLATTEN, JAMES TIMPSON,
 DAVID L. GALLUP, MORTIMER L. SCHIFF, W. H. WILLIAMS,
 J. L. PENDERGAST.

FINANCIAL**RESOURCES**

Vaults and safes, cost, \$77,650.27; estimated present value....	\$50,000 00
Furniture and fixtures, cost, \$818.29; estimated present value	400 00
Cash on deposit with banks or other moneyed institutions....	323,016 51
Cash on hand.....	100 00
Safe rentals due and accrued.....	5,176 32
Silver storage due and accrued.....	380 68
Warehouse storage due and accrued.....	1,264 00
Other assets, viz.:	
Cartage	\$167 92
Burglar alarm services rendered.....	261 83
	<u>429 25</u>
	<u><u>\$380,766 76</u></u>

LIABILITIES

Capital stock	\$200,000 00
Expenses incurred but unpaid.....	3,416 67
Other liabilities, viz.:	
Taxes accrued	\$20 00
Reserve account for advertising.....	2,500 00
Rentals paid in advance.....	155 50
	<u>2,675 50</u>
Excess of assets over liabilities.....	174,674 59
	<u><u>\$380,766 76</u></u>

CASH TRANSACTIONS DURING THE YEAR 1915**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$11,246 71
From rent of safes.....	57,293 96
From silver storage	4,953 79
From warehouse storage	4,543 77
From interest on loans, deposits and investments.....	16,026 16
From stocks and bonds sold, par value \$300,000; amount received therefor	316,124 80
From all other sources, viz.:	
Letter boxes	\$67 00
Burglar alarm services.....	1,889 46
Cartage	198 30
Tax reserve	20 00
	<u>2,174 76</u>
	<u><u>\$412,363 95</u></u>

PAYMENTS

For dividends to shareholders.....		\$32,000 00
For expenses, viz.:		
Salaries	\$21,736 39	
Taxes and repairs on building.....	916 68	
Rent of building.....	20,500 00	
Other expenses	12,064 68	
		<hr/> 55,207 73
Other payments, viz.:		
Plant	\$1,646 00	
Burglar alarm plant	393 71	
		<hr/> 2,039 71
Cash on hand and in banks or other moneyed institutions		
December 31, 1915, after transactions of the day.....		323,116 51
		<hr/> <hr/> \$412,363 95

**47. WOOLWORTH BUILDING SAFE DEPOSIT COMPANY,
NEW YORK CITY**

[233 Broadway; incorporated 1914]

OFFICERS

F. W. WOOLWORTH, President.	H. C. PARSON, Treasurer.
ROLLIN P. GRANT, Vice-President.	L. C. HAYNES, Secretary.
FREDERIC G. LEE, Vice-President.	

DIRECTORS

F. W. WOOLWORTH,	FREDERIC G. LEE,	CHAS. E. F. McCANN,
ROLLIN P. GRANT,	HUBERT T. PARSON,	FRANKLIN L. HUTTON,
	L. C. HAYNES.	

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$18,450 00
Vaults and safes, cost, \$75,000; estimated present value....	90,000 00
Furniture and fixtures, cost, \$1,082.45; estimated present value	1,082 45
Cash on deposit with banks or other moneyed institutions....	1,635 54
Safe rentals due and accrued.....	571 75
Silver storage due and accrued.....	35 92
Other assets, viz.: Interest accrued.....	350 20
	<hr/>
	\$112,125 86

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	135 73
Other liabilities, viz.: Taxes accrued.....	644 00
Excess of assets over liabilities.....	11,346 13
	<hr/>
	\$112,125 86

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1915, before transactions of the day.....	\$20,263 15
From rent of safes.....	14,408 26
From silver storage	115 85
From interest on loans, deposits and investments.....	473 36
	<hr/>
	\$35,260 62

PAYMENTS

For expenses, viz.:	
Salaries	\$4,765 75
Rent of building.....	8,499 96
Other expenses	2,237 12
	<hr/>
	\$15,502 83
Other payments, viz.:	
Stock investment	\$18,081 25
Furniture and fixtures.....	41 00
	<hr/>
	18,122 25
Cash on hand and in banks or other moneyed institutions	
December 31, 1915, after transactions of the day.....	1,635 54
	<hr/>
	\$35,260 62

TABULAR STATEMENT

OF THE CONDITION OF THE

Safe Deposit and Storage Companies

OF THE

STATE OF NEW YORK

FOR

January 1, 1916

[583]

Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of Saturday, January 1, 1916

NAMES	Resources					
	Bonds and mortgages	Stock investments	Real estate	Vaults and safes	Furniture and fixtures	Loans on collaterals
Albany Safe Deposit and Storage Company, Albany		\$22,205 00	\$51,550 79	\$37,628 20		
Astor Safe Deposit Company, New York		150,643 00		7,993 68		
Atlantic Safe Deposit Company, New York	\$25,500 00	109,400 00			\$1,000 00	
Bankers Safe Deposit Company, New York		171,225 00		16,428 82	200 00	
Brooklyn Safe Deposit Company, New York		14,000 00		78,986 44	10,391 66	
Bronx Safe Deposit Company, New York		1,036 25	142,000 00	28,413 95		
Brooklyn City Safe Deposit Company, Brooklyn		123,200 00				
Central Safe Deposit Company, Ossining	14,100 00	942 50				
City Safe Deposit Company of Albany, N. Y.		34,650 00		38,581 93	5 00	
Colonial Bank Safe Deposit Company, New York		44,575 00		47,500 00	6,700 00	
Commercial Safe Deposit Company, New York		86,408 75		22,300 00		
Corn Exchange Safe Deposit Company, New York				311,240 50		
County Safe Deposit Company, White Plains	2,500 00	26,956 25		8,452 52	269 20	
Empire City Safe Deposit Company, New York				75,000 00	1 00	
Empire Safe Deposit Company, New York				93,405 00		
Equitable Safe Deposit Company of New York, The		20,980 00		125,000 00		
Farmers Safe Deposit Company, The, New York	100,000 00					
Fifth Avenue Safe Deposit Company, New York		100,375 00		10,000 00		
Franklin Safe Deposit Company, Brooklyn	21,800 00	53,696 00		41,000 00		
Garfield Safe Deposit Company, New York		31,988 35		88,000 00	30,000 00	
Greenwich Safe Deposit Company, New York		42,154 82		57,500 00		
Guaranty Safe Deposit Company, New York		65,635 75		28,000 00		
Hudson Safe Deposit Company, New York		107,456 25		200,000 00		
Knickerbocker Safe Deposit Company, New York		65,000 00		18,500 00		
Lincoln Safe Deposit Company, New York		272,431 25	64,698 93	6,870 30		
Long Island Safe Deposit Company, Brooklyn	76,750 00	23,000 00	1,720,000 00	80,000 00		
Madison Safe Deposit Company, New York		20,497 50	8,000 00		2,000 00	
Manhattan Safe Deposit Company, New York		153,211 43		100,000 00		
Metropolitan Safe Deposit Company, New York		20,200 00	50,000 00	349,601 34		
Mount Vernon Safe Deposit Company, Mount Vernon	6,850 00	2,566 25		35,000 00	5,000 00	
New Malden Lane Safe Deposit Company, New York		20,201 66		80,991 50	4,000 00	
New Rochelle Safe Deposit Company, New Rochelle		3,500 00		15,000 00		

New York Produce Exchange Safe Deposit and Storage Company, New York.....	9,500 00	.....	92,800 27	76,499 73	.....
New York Stock Exchange Safe Deposit Company, New York.....	93,562 50	.....	*25,000 00	.....	\$1,000 00
Cosmopolitan Safe Deposit Company, Ossining.....	.....	.....	13,000 00	.....	.....
Rockland County Safe Deposit Company, Nyack.....	.....	.....	8,000 00	.....	.....
Safe Deposit Company of New York, New York.....	57,712 50	.....	120,000 00	3,000 00	.....
Security Safe Deposit Company of Brooklyn.....	22,431 26	.....	70,345 50	3,987 18	.....
Security Safe Deposit Company, Buffalo.....	9,125 00	.....	147,468 68	1,564 65	.....
Security Safe Deposit Company of Troy.....	.....	56,579 10	33,178 47	.....	.....
Standard Safe Deposit Company, New York.....	64,665 00	.....	228,352 50	.....	.....
State Safe Deposit Company, New York.....	46,000 00	.....	54,442 75	.....	.....
Thirty-fourth Street Safe Deposit Company, New York.....	.....	338,300 00	24,100 00	5,800 00	.....
Union Trust Safe Deposit Company, New York.....	4,000 00	.....	118,000 00	14,875 00	.....
United States Safe Deposit Company, New York.....	.....	.....	50,000 00	400 00	.....
Woolworth Building Safe Deposit Company, New York.....	18,450 00	.....	90,000 00	1,082 45	.....
Totals.....	\$272,250 00	\$2,433,128 82	\$3,077,583 35	\$166,785 87	\$1,000 00

* Includes furniture and fixtures.

Statement of the Condition of the Safe Deposit Companies of the State of New York — Continued

NAMES	Resources					
	Cash deposited	Cash on hand	Safe rentals due and accrued	Silver storage due and accrued	Warehouse storage due and accrued	Other assets
Albany Safe Deposit and Storage Company, Albany	\$4,847 48	\$178 65	\$1,347 95	\$1,607 35	\$198 50	\$1,160 85
Aster Safe Deposit Company, New York	1,662 97	71 13	1,111 52	.....	.....	2,345 51
Attituck Safe Deposit Company, New York	5,530 44	.....	2,684 50	.....	.....	1,597 48
Bankers Safe Deposit Company, New York	2,621 83	.....	.....	.....	.....	.....
Boulevard Safe Deposit Company, New York	2,129 66	.....	235 00	.....	53 50	.....
Broadway Safe Deposit Company, New York	8,294 48	6 50	.....	.....	.....	208 31
Brooklyn City Safe Deposit Company, Brooklyn	6,984 55	19 89	1,757 84	1,314 50	.....	1,133 35
Central Safe Deposit Company, Brooklyn	234 13	.....	.....	169 75	.....	1,343 63
City Safe Deposit Company of Albany, N. Y.	1,340 40	20 00	1,100 41	372 50	827 50	444 70
Commercial Bank Safe Deposit Company, New York	2,067 35	.....	.....	.....	.....	1,300 00
Commercial Safe Deposit Company, New York	14,749 18	.....	.....	.....	.....	.....
Corn Exchange Safe Deposit Company, New York	5,149 86	.....	.....	.....	.....	.....
County Safe Deposit Company, White Plains	1,149 73	.....	1 47	130 50	.....	50 00
Empire City Safe Deposit Company, New York	833 44	.....	692 64	319 66	123 00	44 37
Empire Safe Deposit Company, New York	4,773 25	100 00	.....	.....	.....	332 91
Euclid Safe Deposit Company, New York	7,471 83	50 00	2,515 00	249 66	.....	2,432 10
Farmers Safe Deposit Company, The, New York	4,011 54	.....	1566 41	.....	.....	270 00
Fifth Avenue Safe Deposit Company, New York	22,533 81	.....	.....	.....	.....	.....
Franklin Safe Deposit Company, Brooklyn	2,897 98	.....	.....	.....	.....	132,908 81
Garfield Safe Deposit Company, New York	3,058 99	31 91	3,507 95	3,579 50	422 94	119,363 98
Greenwich Safe Deposit Company, New York	3,777 73	.....	1,087 00	.....	.....	160,589 94
Hudson Safe Deposit Company, New York	18,487 11	.....	2,007 50	.....	.....	101,519 45
Hudson Safe Deposit Company, New York	4,264 30	.....	323 00	.....	.....	115,474 10
Kidder-Snyder Safe Deposit Company, New York	5,135 62	50 00	.....	.....	.....	204,016 30
Lincoln Safe Deposit Company, New York	32,680 70	700 00	12,175 86	17,659 91	127,184 38	131,091 36
Long Island Safe Deposit Company, Brooklyn	3,129 39	.....	2,270 00	.....	115 50	2,264,100 24
Madison Safe Deposit Company, New York	3,243 63	240 00	1,568 16	989 65	.....	16,870 24
Marshall Safe Deposit Company, New York	844 45	40 00	18,867 51	58 91	.....	12,613 65
Metropolitan Safe Deposit Company, New York	559 37	472 82	2,681 45	1794 37	.....	5,927 91
Mount Vernon Safe Deposit Company, Mount Vernon	.....	.....	191 00	281 00	.....	1,614 96
New Maiden Lane Safe Deposit Company, New York	5,239 35	142 23	885 80	400 00	.....	17,372 97
						16,019 40
						111,460 54

New Rochelle Safe Deposit Company, New Rochelle.....	983 42			822 52			20,665 49
New York Produce Exchange Safe Deposit and Storage Company, New York.....	20,627 97					1,321 98	200,659 90
Oceanic Safe Deposit Company, Oceanside.....	6,200 09	100 00					124,952 86
Rockland County Safe Deposit Company, Nyack.....	551 80						20,531 50
Safe Deposit Company of New York, New York.....	7,725 94		217 50	33 75			10,977 19
Security Safe Deposit Company of Brooklyn.....	7,449 57	200 00					186,262 07
Security Safe Deposit Company, Buffalo.....	2,438 57	36 96	1,303 00	960 35		615 20	117,920 63
Security Safe Deposit Company of Troy.....	2,069 47	267 64	3,151 68	1,139 34		4,966 71	172,176 60
Standard Safe Deposit Company, New York.....	1,301 57		775 00	265 00			96,663 79
State Safe Deposit Company, New York.....	1,169 96		913 91				206,101 37
Thirty-fourth Street Safe Deposit Company, New York.....	1,152 99						101,696 74
Union Trust Safe Deposit Company, New York.....	9,514 88		435 00	344 25			390,494 13
United States Safe Deposit Company, New York.....	2,063 21		748 55	1,632 92			141,308 68
Woodworth Building Safe Deposit Company, New York.....	323,016 51	100 00	5,176 32	390 68	1,264 00	459 25	380,766 76
	1,636 54		571 75	33 92		350 20	112,126 96
Totals.....	\$573,780 91	\$2,787 63	\$71,269 22	\$83,651 28	\$130,189 23	\$31,307 51	\$8,912,006 17

† Includes silver and warehouse storage. ‡ Includes warehouse storage.

Statement of the Condition of the Safe Deposit Companies of the State of New York — Concluded

NAMES	LIABILITIES							
	Capital	Excess of assets over liabilities	Loans secured by bonds and mortgages	Other loans	Interest due and accrued on loans	Expenses incurred but unpaid	Other liabilities	Total liabilities
Albany Safe Deposit and Storage Company, Albany	\$90,000 00	\$30,642 37	.....	\$24,000 00	\$245 33	.....	\$32 40	\$120,724 77
Albany Safe Deposit Company, New York	100,000 00	34,505 34	.....	.....	.....	.....	4,906 01	163,956 68
Atlantic Safe Deposit Company, New York	100,000 00	45,411 37	.....	.....	.....	\$372 18	.....	145,783 55
Baltimore Safe Deposit Company, New York	100,000 00	90,475 65	.....	.....	.....	.....	.....	190,475 65
Brooklyn Safe Deposit Company, New York	100,000 00	6,004 67	.....	.....	.....	.....	.....	106,004 67
Brooklyn Safe Deposit Company, New York	100,000 00	9,824 53	\$70,000 00	.....	1,060 00	.....	.....	180,874 53
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00	27,426 45	.....	.....	.....	332 02	6,961 94	134,720 41
Central Safe Deposit Company, Channing	10,000 00	5,284 38	.....	.....	.....	.....	182 00	15,446 38
City Safe Deposit Company of Albany, N. Y.	50,000 00	27,242 44	.....	.....	.....	.....	.....	77,242 44
Colonial Bank Safe Deposit Company, New York	100,000 00	2,143 33	.....	.....	.....	.....	.....	102,143 33
Commercial Safe Deposit Company, New York	300,000 00	25,457 92	.....	.....	.....	.....	.....	325,457 92
Corona Safe Deposit Company, New York	10,000 00	11,492 36	.....	.....	.....	.....	.....	21,492 36
County Safe Deposit Company, White Plains	100,000 00	1,547 79	.....	.....	.....	.....	5,000 00	11,547 79
Empire City Safe Deposit Company, New York	100,000 00	4,368 90	.....	.....	.....	.....	.....	104,368 90
Empire Safe Deposit Company, New York	100,000 00	7,710 35	.....	.....	.....	.....	.....	107,710 35
Equitable Safe Deposit Company of New York, The	100,000 00	6,446 49	.....	.....	.....	.....	.....	106,446 49
First Avenue Safe Deposit Company, The, New York	100,000 00	4,577 96	.....	.....	.....	.....	4,166 67	104,577 96
Fifth Avenue Safe Deposit Company, New York	100,000 00	28,742 14	.....	.....	.....	.....	.....	132,908 81
Franklin Safe Deposit Company, Brooklyn	100,000 00	19,363 98	.....	.....	.....	361 15	6,534 49	119,363 98
Grandfield Safe Deposit Company, New York	100,000 00	3,694 30	.....	.....	.....	.....	.....	160,589 94
Greenwich Safe Deposit Company, New York	100,000 00	1,519 55	.....	.....	.....	.....	.....	101,519 55
Guaranty Safe Deposit Company, New York	100,000 00	2,436 88	.....	.....	.....	.....	13,237 22	115,674 10
Hudson Safe Deposit Company, New York	200,000 00	4,616 30	.....	.....	.....	.....	.....	204,616 30
Insurance Safe Deposit Company, New York	100,000 00	31,091 87	.....	.....	.....	.....	.....	131,091 87
Knickerbocker Safe Deposit Company, New York	100,000 00	50,931 36	.....	.....	.....	.....	.....	180,961 86
Long Island Safe Deposit Company, New York	1,000,000 00	708,609 13	500,000 00	50,000 00	3,166 94	3,340 81	2,000 00	2,284,061 86
Madison Safe Deposit Company, Brooklyn	100,000 00	6,807 98	.....	.....	.....	.....	10,063 31	116,870 24
Madison Safe Deposit Company, New York	100,000 00	25,423 07	.....	.....	.....	36 90	154 71	125,613 66
Metropolitan Safe Deposit Company, New York	450,000 00	35,174 39	.....	.....	.....	.....	43,696 28	588,870 67
Metropolitan Safe Deposit Company, New York	100,000 00	8,916 32	.....	2,500 00	.....	.....	5,956 75	117,373 07
Mount Vernon Safe Deposit Company, Mount Vernon	10,000 00	6,019 49	.....	.....	.....	.....	.....	16,019 49
Mount Vernon Safe Deposit Company, New York	100,000 00	11,294 54	166 00	111,460 54

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REPORTS
OF
Securities Companies

[591]

EQUITABLE SECURITIES COMPANY, NEW YORK CITY

[24 Broad street; organized 1894]

ASSETS

Loans secured by first liens on real estate.....	\$8,122 33
Stocks and bonds, market value.....	842,515 48
Other real estate.....	109,389 63
Due from banks and bankers.....	239 30
Cash.....	9,126 16
Other assets, viz.: Accrued dividends and interest.....	7,756 52
Total	\$977,149 42

LIABILITIES

Capital stock paid in.....	\$961,400 00
Undivided profits.....	11,219 08
Other liabilities, viz.:	
Debenture certificates.....	\$128 07
Accounts payable.....	2,877 60
Taxes accrued.....	1,529 67
	4,530 34
Total	\$977,149 42

When organized: 1894.

Under what State Laws: New York.

Principal place of business: 24 Broad street, New York City.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$961,400.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$300. 3 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors? None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years: \$37,500 in 1912; \$17,000 in 1913; 6 per cent on preferred, none on common in 1914 and 1915.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? No loans made.

State the sections of country in which loans are made, giving the principal counties: None.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: None.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None of our own issue

What are the "Other Deposits" mentioned in the statement? No such item.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): All debentures retired.

OFFICERS AND DIRECTORS.

N. S. MELDRUM.....	<i>President</i>
H. R. DENNIS.....	<i>Vice-President</i>
E. G. WOODLING.....	<i>Secretary</i>
N. S. MELDRUM.....	<i>Director</i>
H. R. DENNIS.....	<i>Director</i>
E. G. WOODLING.....	<i>Director</i>
W. W. MILLER.....	<i>Director</i>
JAMES A. BLAIR, JR.....	<i>Director</i>

INVESTMENT SECURITIES COMPANY, NEW YORK CITY

[37 Wall street; organized 1895]

ASSETS

Stocks and bonds: Market value.....	\$637,933 33
Other real estate	87,785 63
Due from banks and bankers.....	24,988 12
Other assets, viz.: Adjustment account.....	458,154 61
Total	\$1,208,861 69

LIABILITIES

Capital stock paid in.....	\$637,933 33
Debenture bonds outstanding.....	570,669 13
Other liabilities, viz.: Distribution awaiting presentation of certificates	259 23
Total	\$1,208,861 69

When organized: April 23, 1895.

Under what State laws: New York

Principal place of business: 37 Wall street, New York City.

Authorized amount of capital: \$2,500,000.

Amount of capital subscribed: \$637,933.33.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? None.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Make no loans.

State the sections of country in which loans are made, giving the principal counties. New Mexico.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: Nothing.

Total amount of loans paid: \$728,650.57.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? No.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$570,669.13.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? No outstanding guaranteed mortgages. Assets in liquidation for benefit of holders of debenture certificates.

OFFICERS AND DIRECTORS

HERMAN DOWD.....	<i>President</i>
R. R. HUNTER.....	<i>Vice-President</i>
H. J. COOK.....	<i>Secretary</i>
F. W. BLACK.....	<i>Treasurer</i>
HERMAN DOWD	<i>Director</i>
R. R. HUNTER	<i>Director</i>
H. J. COOK	<i>Director</i>
F. W. BLACK	<i>Director</i>
CARLETON BUNCE	<i>Director</i>
J. L. DEROSSET.....	<i>Director</i>

REPORTS
OF
Investment Companies

[597]

FIRST MORTGAGE GUARANTEE COMPANY, LONG ISLAND CITY

[Bridge Plaza, north; organized 1911]

ASSETS

Loans secured by first liens on real estate.....		\$546,700 00
Loans on collateral security.....		3,800 00
Stocks and bonds, market value.....		1,025 00
Office building.....		20,933 89
Furniture and fixtures.....		2,784 92
Cash.....		117,681 90
Other assets, viz.:		
Interest accrued on bonds and mortgages.....	\$55,360 78	
Interest accrued on notes receivable.....	31 57	
Certificates not yet issued against \$6,000 mortgage guaranteed.....	3,500 00	
		<u>59,092 35</u>
Total		<u><u>\$752,018 06</u></u>

LIABILITIES

Capital stock paid in.....		\$500,000 00
Surplus fund.....		125,000 00
Undivided profits.....		26,330 45
Deposits awaiting investment.....		47,490 00
Other liabilities, viz.:		
Interest accrued on bonds and mortgages.....	\$31,106 74	
Interest accrued on deposits awaiting investment.....	350 87	
Reserve for building loans.....	21,740 00	
		<u>53,197 61</u>
Total		<u><u>\$752,018 06</u></u>

When organized: March 1, 1911.

Under what State Laws: New York.

Principal place of business: Bridge Plaza North, Borough of Queens, New York City.

Authorized amount of capital: \$500,000.

Amount of capital subscribed: \$500,000.

What is the personal liability of stockholders: None.

How much of its capital stock is owned by the officers of the company? \$75,700.767 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 5½ per cent. on July 1, 1912, 6 per cent. from January 1, 1913, to July 1, 1914.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Counties of Queens, Nassau, Suffolk and Kings.

State the number and amount of mortgages with interest six months or more in arrears: Thirty — \$66,750.

Total amount loaned to date: \$4,008,345.

Total amount of loans paid: \$1,636,970.

Total amount of loans unpaid and outstanding: Guaranteed, \$1,824,675; unguaranteed, \$546,700.

Number and amount of loans extended the past two years: 92 — \$409,000.
 Do you advance interest on unguaranteed loans? No.
 How much have you so advanced? None.
 Number and amount of mortgages foreclosed in the past year: Seven — \$84,500.
 Total amount in process of foreclosure: None.
 Is the company subject to examination by local State officers? Yes.
 What officer? Superintendent of Banks.
 Amount of securities sold in New York State for the past year? \$556,050.
 What are the "Other Deposits" mentioned in the statement? None.
 Total amount of debentures certified: None.
 Less amount on hand and with agents: None.
 Total liability for debenture bonds as per statement: None.
 What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
 Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

WM. H. WILLIAMS.....	<i>President</i>
CLINTON R. JAMES.....	<i>Vice-President</i>
H. PUSHAЕ WILLIAMS.....	<i>Treasurer</i>
ARVINE C. LEACH.....	<i>Secretary</i>
PAUL BONYNGE	<i>Director</i>
JULES S. BACHE.....	<i>Director</i>
CYRIL CRIMMINS	<i>Director</i>
JOHN J. HALLERAN.....	<i>Director</i>
E. COUVERT HULST.....	<i>Director</i>
CHARLES H. JONES.....	<i>Director</i>
JOHN F. JAMES.....	<i>Director</i>
JOHN ANDERSON LEACH.....	<i>Director</i>
JOSEPH J. McMAHON.....	<i>Director</i>
W. ELMER PAYNTAR.....	<i>Director</i>
MORGAN J. O'BRIEN, JR.....	<i>Director</i>
SAMUEL RIKER, JR.....	<i>Director</i>
WM. H. WILLIAMS.....	<i>Director</i>
CLINTON R. JAMES.....	<i>Director</i>
H. PUSHAЕ WILLIAMS.....	<i>Director</i>

GUARANTEED MORTGAGE COMPANY OF NEW YORK, NEW YORK CITY

[200 Broadway; organized 1909]

ASSETS

Loans secured by first liens on real estate.....	\$350,975 00
Stocks and bonds, market value.....	49,023 75
Due from sundry persons.....	644 81
Due from banks and bankers.....	122,311 40
Other assets, viz.:	
Accrued interest on mortgages.....	\$10,000 94
Accrued interest on bonds.....	852 50
Accrued premiums	2,057 15
	<hr/>
	12,910 59
Total	<hr/> <hr/> \$535,865 55

LIABILITIES

Capital stock paid in.....	\$375,000 00
Surplus fund	125,000 00
Undivided profits	21,688 69
Premiums prepaid	1,434 48
Bills payable	2,500 00
Dividends unpaid	7,500 00
Other liabilities, viz.:	
Accounts payable	\$2,542 38
Accrued interest payable	200 00
	<hr/>
	2,742 38
Total	<hr/> <hr/> \$535,865 55

When organized: June 22, 1909.

Under what State Laws: New York.

Principal place of business: 200 Broadway, New York City.

Authorized amount of capital: \$375,000.

Amount of capital subscribed: \$375,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$109,800.

How much, if any, if the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911, 7 per cent.; 1912, 7½ per cent.; 1913, 8 per cent.; 1914, 8 per cent.; 1915, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes, except examinations are made by officers who do not receive salaries.

State the sections of country in which loans are made, giving the principal counties: New York and Bronx.

State the number and amount of mortgages with interest six months or more in arrears: Two — \$24,000.

Total amount loaned to date: \$5,309,850.

Total amount of loans paid: \$1,797,875.

Total amount of loans unpaid and outstanding: Guaranteed, \$3,161,000; unguaranteed, \$350,975.

Number and amount of loans extended the past two years: 62 — \$598,175.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? Nothing.

Number and amount of mortgages foreclosed in the past year: One — \$2,250.

Total amount in process of foreclosure: \$51,500.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$394,050.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

JOHN E. EUSTIS.....	<i>President</i>
AUGUSTUS B. CARRINGTON.....	<i>Vice-President</i>
JOSEPH H. SPAFFORD.....	<i>Vice-President</i>
CHARLES L. ACKER.....	<i>Treasurer</i>
WILLIAM D. LEONARD.....	<i>Secretary</i>
JOHN E. EUSTIS.....	<i>Director</i>
AUGUSTUS B. CARRINGTON.....	<i>Director</i>
JOSEPH H. SPAFFORD.....	<i>Director</i>
CHARLES L. ACKER.....	<i>Director</i>
WILLIAM D. LEONARD.....	<i>Director</i>
JAMES L. BENNETT.....	<i>Director</i>
GEORGE A. BRINKERHOFF.....	<i>Director</i>
GEORGE D. CARRINGTON.....	<i>Director</i>
FRANKLIN P. DURYEA.....	<i>Director</i>
RUSSELL FROST.....	<i>Director</i>
GEORGE B. HARDIE.....	<i>Director</i>
HENRY M. HEATH.....	<i>Director</i>
HENRY A. INGRAHAM.....	<i>Director</i>
ALFRED L. LANE.....	<i>Director</i>
JOHN L. SHEA.....	<i>Director</i>
JAMES B. TURK.....	<i>Director</i>
MAJOR A. WHITE.....	<i>Director</i>

HOME MORTGAGE INVESTMENT COMPANY OF NEW YORK,
BROOKLYN

[383 Jay street; organized 1911]

ASSETS

Loans secured by first liens on real estate.....	\$203,185 00
Loans secured by second liens on real estate.....	14,273 50
Loans on collateral security.....	3,000 00
Loans on personal security.....	5,500 00
Stocks and bonds, market value.....	8,620 00
Due from banks and bankers.....	17,616 83
Other assets, viz.: Accrued interest.....	2,515 30

Total	<u>\$254,690 63</u>
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LIABILITIES

Capital stock paid in.....	\$100,000 00
Surplus fund.....	50,000 00
Undivided profits.....	644 23
Bills payable.....	25,000 00
Certificates of deposit bearing interest.....	78,661 67
Other liabilities, viz.: Accrued interest.....	384 73

Total	<u>\$254,690 63</u>
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When organized: February 2, 1911.

Under what State Laws: New York.

Principal place of business: 383 Jay street, Brooklyn.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$1,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911, 4 per cent.; 1912, 9 per cent.; 1913, 8¼ per cent.; 1914, 7 per cent.; 1915, 7½ per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings and Queens.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$6,547,391.51.

Total amount of loans paid: \$6,321,453.01.

Total amount of loans unpaid and outstanding: Guaranteed, \$217,438.50; unguaranteed, \$8,500.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$1,641,978.50.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

EDWARD S. BANCROFT.....	<i>President</i>
HARRY GATTAN	<i>Vice-President</i>
HENRY B. DAVENPORT.....	<i>Treasurer</i>
DWIGHT COMSTOCK	<i>Secretary</i>
EDWARD S. BANCROFT.....	<i>Director</i>
HARRY GRATTAN	<i>Director</i>
HENRY B. DAVENPORT.....	<i>Director</i>
DWIGHT COMSTOCK	<i>Director</i>
ALEXANDER G. CALDER.....	<i>Director</i>

HUDSON MORTGAGE COMPANY, NEW YORK CITY

[135 Broadway; organized 1906]

ASSETS

Loans secured by first liens on real estate.....	\$18,000 00
Loans secured by second liens on real estate.....	13,000 00
Stocks and bonds, market value.....	1,125 00
Other real estate	613,188 32
Due from sundry persons.....	5,943 61
Due from banks and bankers.....	3,722 81
Other assets, viz.: Accrued interest.....	303 25

Total	\$655,282 99
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LIABILITIES

Capital stock paid in.....	\$100,000 00
Undivided profits	41,677 40
Other liabilities, viz.:	

Accrued interest payable.....	\$7,781 20
Accounts payable.....	2 81
Reserve for taxes.....	250 00
Bonds and mortgages payable.....	505,571 58
	513,605 59

Total	\$655,282 99
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When organized: March 26, 1906.

Under what State Laws: New York.

Principal place of business: 135 Broadway, New York City.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$57,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examination made by the officers and members of the executive committee personally.

State the sections of country in which loans are made, giving the principal counties: New York City.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$4,595,391.

Total amount of loans paid: \$4,564,391.

Total amount of loans unpaid and outstanding: Guaranteed, \$18,000; unguaranteed, \$13,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

W. N. HARTE.....	<i>President</i>
WM. F. CLARE.....	<i>Vice-President</i>
CYRIL H. BURDETT.....	<i>Treasurer</i>
HERBERT MARPLES.....	<i>Secretary</i>
GERHARD KUHNE	<i>Asst. Sec'y and Asst. Treas.</i>
W. N. HARTE.....	<i>Director</i>
WM. F. CLARE.....	<i>Director</i>
CYRIL H. BURDETT.....	<i>Director</i>
GERHARD KUHNE	<i>Director</i>
JAMES L. CLARE.....	<i>Director</i>
JAMES A. TROWBRIDGE.....	<i>Director</i>
HERBERT MARPLES	<i>Director</i>

**LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY,
JAMAICA**

[373 Fulton street; organized 1905]

ASSETS

Loans secured by first liens on real estate.....	\$239,037 50
Stocks and bonds, market value.....	990 00
Other real estate.....	34,452 36
Due on uncompleted loans.....	19,812 50
Cash	42,902 89
Total	\$337,195 25

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund	100,000 00
Undivided profits	11,501 56
Due borrowers on loans made.....	19,812 50
Other liabilities, viz.:	
Property sold under contract.....	\$181 19
Special reserve fund	5,700 00
	<u>5,881 19</u>
Total	\$337,195 25

When organized: April 6, 1905.

Under what State Laws: New York.

Principal place of business: Queens County Trust Bldg., Jamaica, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$52,700.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years: 6 per cent. annually.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Queens.

State the number and amount of mortgages with interest six months or more in arrears: 21 — \$56,050.

Total amount loaned to date: \$3,340,150.

Total amount of loans paid: \$856,050.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,217,250; unguaranteed, \$266,850.

Number and amount of loans extended the past two years: 50 — \$140,450.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? Nothing.

Number and amount of mortgages foreclosed in the past year: 4 — \$13,000.

Total amount in process of foreclosure: \$16,550.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$262,000.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: Nothing.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

WILLIS H. YOUNG.....	<i>President</i>
JAMES MACBETH.....	<i>Vice-President</i>
ROBERT B. AUSTIN.....	<i>Vice-President</i>
THEODORE G. CLARKE.....	<i>Treasurer</i>
GEORGE T. WATTS.....	<i>Secretary</i>
M. A. STANSFIELD.....	<i>Asst. Secretary</i>
WILLIS H. YOUNG.....	<i>Director</i>
JAMES MACBETH.....	<i>Director</i>
ROBERT B. AUSTIN.....	<i>Director</i>
THEODORE G. CLARKE.....	<i>Director</i>
GEORGE T. WATTS.....	<i>Director</i>
CLINTON T. ROE.....	<i>Director</i>
WM. J. WHEELER.....	<i>Director</i>
CHARLES F. LEWIS.....	<i>Director</i>
DITMARS ELDERT.....	<i>Director</i>
JAMES VANDERVEER.....	<i>Director</i>
GEORGE S. DOWNING.....	<i>Director</i>
FREDERICK D. BACKUS.....	<i>Director</i>
CHARLES STUART FOLSOM.....	<i>Director</i>
HENRY A. MEYER.....	<i>Director</i>
DANIEL W. QUINN, JR.....	<i>Director</i>

MORRIS PLAN COMPANY OF ALBANY, N. Y.

[55 Maiden lane; organized 1915]

ASSETS

ans on collateral security.....		\$68,425 00
ocks and bonds, market value.....		1,043 75
urniture and fixtures.....		716 54
urrent expenses.....		2,295 85
ue from banks and bankers.....		58,555 08
ash.....		809 76
ther assets, viz.:		
Reserve for losses.....	\$174 20	
Interest paid.....	28 81	
Subscriptions to Class "C" certificates hypothe-		
cated.....	55,608 50	
Subscriptions, Class "C," certificates unhyppothe-		
cated.....	1,824 00	
		57,643 01
Total		\$189,488 99

LIABILITIES

apital stock paid in.....		\$100,000 00
urplus fund.....		10,000 00
ndivided profits, gross earnings.....		2,693 35
terest paid in advance by borrowers.....		3,099 56
ther liabilities, viz.:		
Reserve for interest on "B" certificates.....	\$15 88	
Reserve against losses.....	174 20	
Class "B" certificates outstanding.....	1,300 00	
Class "C" certificates unhyppotheated outstand-		
ing.....	2,650 00	
Class "C" certificates hypotheated outstanding.....	69,550 00	
Cash over.....	6 00	
		73,696 08
Total		\$189,488 99

When organized: July 30, 1915

Under what State Laws: New York.

Principal place of business: 55 Maiden Lane, Albany.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? 7,500. 75 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Albany and Rensselaer counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$69,675.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.
 Number and amount of mortgages foreclosed in the past year: None.
 Total amount in process of foreclosure: None.
 Is the company subject to examination by local State officers? Yea.
 What officer? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: \$3,950.
 What are the "Other Deposits" mentioned in the statement? None.
 Total amount of debentures certified: None.
 Less amount on hand and with agents: None.
 Total liability for debenture bonds as per statement: None.
 What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
 Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

CHARLES L. A. WHITNEY.....	<i>President</i>
DONALD McDONALD	<i>Vice-President</i>
SAMUEL HESSBERG	<i>Vice-President</i>
LUTHER H. TUCKER.....	<i>Sec.-Treasurer</i>
HILDRETH J. ACKROYD.....	<i>Director</i>
WILLIAM L. AUSTIN.....	<i>Director</i>
WALTER N. BATCHELDER.....	<i>Director</i>
JOHN A. BECKER.....	<i>Director</i>
HORACE S. BELL.....	<i>Director</i>
LEDYARD COGSWELL, JR.....	<i>Director</i>
JAMES C. FARRELL.....	<i>Director</i>
MALCOLM S. FEARY.....	<i>Director</i>
FRANK B. GILBERT.....	<i>Director</i>
FRANK C. HERRICK	<i>Director</i>
SAMUEL HESSBERG	<i>Director</i>
THOMAS HUN	<i>Director</i>
EDWARD J. HUSSEY	<i>Director</i>
HENRY H. KOHN	<i>Director</i>
FRED E. LINDER.....	<i>Director</i>
WM. T. MAYER.....	<i>Director</i>
DONALD McDONALD	<i>Director</i>
G. WILLIAM McEWAN.....	<i>Director</i>
JONAS MUHLFELDER.....	<i>Director</i>
WILLIAM J. MULLEN.....	<i>Director</i>
S. L. MUNSON, JR.....	<i>Director</i>
RUSSELL E. SARD.....	<i>Director</i>
FRANCIS A. SHIELDS.....	<i>Director</i>
JOHN K. SPENCER.....	<i>Director</i>
ALFRED J. SPORBORG.....	<i>Director</i>
GEORGE W. STEDMAN.....	<i>Director</i>
LUTHER H. TUCKER.....	<i>Director</i>
THOMAS I. VAN ANTWERP.....	<i>Director</i>
JAMES R. WATT.....	<i>Director</i>
JAMES A. WENDELL.....	<i>Director</i>
WILLIAM A. WHELLER.....	<i>Director</i>
CHARLES L. A. WHITNEY.....	<i>Director</i>
CLARK WILLIAMS	<i>Director</i>

MORRIS PLAN COMPANY OF NEW YORK, NEW YORK CITY

[120 Broadway; organized 1914]

ASSETS

Loans on collateral security.....	\$794,175 00
Stocks and bonds, market value.....	1,081 25
Furniture and fixtures.....	8,215 27
Current expenses	46,934 18
Due from banks and bankers.....	59,451 17
Cash	7,483 30
Other assets, viz.:	
Due from subscribers to certificates.....	\$514,293 00
Shortage in cash.....	11 00
Against reserve for losses.....	2,137 69
Interest paid	2,042 52
Subscription Class "C" certificates unhy-	
pothecated	12,756 00
	531,240 21
Total	\$1,448,580 38

LIABILITIES

Capital stock paid in.....	\$500,000 00
Surplus fund	17,150 00
Interest paid in advance by borrowers.....	28,727 62
Other liabilities, viz.:	
Total earnings	\$36,762 47
Customers' cash	275 71
Reserves for interest and losses.....	3,164 58
Class "B" certificates outstanding.....	42,250 00
Class "C" certificates unhy-	
pothecated outstand-	
ing	17,750 00
Class "C" certificates hypothecated outstand-	
ing.....	802,500 00
	902,702 76
Total	\$1,448,580 38

When organized: December 30, 1914.

Under what State Laws: New York.

Principal place of business: 120 Broadway, New York City.

Authorized amount of capital: \$500,000.

Amount of capital subscribed: \$500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$20,700.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: Began business December 31, 1914. No dividend.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Greater New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$851,040.

Total amount of loans paid: \$56,865.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, \$794,175.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans: No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: Class "A" certificates \$42,250; Class "C," unhypothecated certificates, \$17,750.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

HENRY R. TOWNE	<i>President</i>
HERBERT L. SATTERLEE	<i>Vice-President</i>
CLARK WILLIAMS	<i>Vice-President</i>
CHARLES H. SABIN	<i>Treasurer</i>
WALLACE D. McLEAN	<i>Gen. Manager</i>
B. F. BOOS	<i>Asst. Secretary</i>
JOHN MARKLE	<i>Director</i>
LEWIS B. GAWTRY	<i>Director</i>
RAYMOND DUPUY	<i>Director</i>
CLARK WILLIAMS	<i>Director</i>
ARTHUR J. MORRIS	<i>Director</i>
GEORGE F. CANFIELD	<i>Director</i>
JOHN R. MACARTHUR	<i>Director</i>
MALCOLM D. WHITMAN	<i>Director</i>
CHARLES H. SABIN	<i>Director</i>
HENRY R. TOWNE	<i>Director</i>
JASON A. NEILSON	<i>Director</i>
RICHARD T. H. HALSEY	<i>Director</i>
GUY E. TRIPP	<i>Director</i>
WILLIAM TURNBULL	<i>Director</i>
ARTHUR WILLIAMS	<i>Director</i>
THOMAS COCHRAN	<i>Director</i>
EDWIN O. HOLTER	<i>Director</i>
WILLARD STRAIGHT	<i>Director</i>
FREDERIC W. ALLEN	<i>Director</i>
SAM A. LEWISOHN	<i>Director</i>
JAMES E. RUSSELL	<i>Director</i>
LIONEL SUTRO	<i>Director</i>
WILLIAM D. BALDWIN	<i>Director</i>
ARTHUR HAGEN	<i>Director</i>
CARL TUCKER	<i>Director</i>

THE MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY

[55 Liberty street; organized 1905]

ASSETS

Loans secured by first liens on real estate.....	\$7,416,252 55
Stocks and bonds, market value.....	22,643 00
Past-due interest remitted for, but not paid to us.....	6,842 46
Cash.....	265,066 91
Other assets, viz.:	
Accrued interest on mortgages.....	\$139,905 62
Accrued interest on bonds.....	286 38
Taxes advanced.....	94 80
	<hr/>
	140,286 75
Total.....	<hr/> <hr/> \$7,851,191 67

LIABILITIES

Capital stock paid in.....	\$2,000,000 00
Surplus fund.....	408,000 00
Undivided profits.....	191,947 63
Debenture bonds outstanding.....	5,027,700 00
Mortgage certificates bearing interest.....	142,923 30
Other liabilities, viz.:	
Accrued interest on bonds and mortgage cer-	
tificates.....	\$88,456 05
Taxes withheld, account United States income	
tax.....	164 09
	<hr/>
	88,620 74
Total.....	<hr/> <hr/> \$7,851,191 67

When organized: March 27, 1906.

Under what State Laws: New York.

Principal place of business: 55 Liberty street, New York City.

Authorized amount of capital: \$2,000,000.

Amount of capital subscribed: \$2,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$14,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911-1914, 1½ per cent. quarterly; 1915, 1¾ per cent. quarterly.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties? South and West, New York, Kings county, Washington, Jefferson county, Alabama, Fulton county, Georgia.

State the number and amount of mortgages with interest six months or more in arrears: 7 — \$21,750.

Total amount loaned to date: \$15,136,646.50.

Total amount of loans paid: \$7,720,393.95.

Total amount of loans unpaid and outstanding: Guaranteed, \$146,500; unguaranteed, \$7,269,752.55.

Number and amount of loans extended the past two years: 432 — \$1,048,400.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgage foreclosed in the past year: None.

Total amount in process of foreclosure: \$13,250.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$493,000.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: \$493,000 during year.

Trustees for debentures (if more than one class, state series certified to by each): Series 1, Guaranty Trust Co.; series 2, U. S. Trust Co.; series 3, U. S. Trust Co.

OFFICERS AND DIRECTORS

GEORGE A. HURD	<i>President</i>
R. M. HURD	<i>Vice-President</i>
JULIAN D. FAIRCHILD	<i>Vice-President</i>
GURDON M. MAYNARD	<i>Secretary</i>
J. HENRY WESTON	<i>Treasurer</i>
GUY CARY	<i>Director</i>
HARRIS D. COLT	<i>Director</i>
WILLIAM P. DIXON	<i>Director</i>
CHARLES EINSEIDLER	<i>Director</i>
CECIL C. EVERS	<i>Director</i>
JULIAN D. FAIRCHILD	<i>Director</i>
ROBERT WALTON GOELET	<i>Director</i>
CHARLES P. HOWLAND	<i>Director</i>
FRANCIS C. HUNTINGTON	<i>Director</i>
GEORGE A. HURD	<i>Director</i>
RICHARD M. HURD	<i>Director</i>
ANDREW J. MILLER	<i>Director</i>
GEORGE WELWOOD MURRAY	<i>Director</i>
GEORGE L. RIVES	<i>Director</i>
FELIX ROSEN	<i>Director</i>
MORITZ ROSENTHAL	<i>Director</i>
B. AYMAR SANDS	<i>Director</i>
JOHN TATLOCK	<i>Director</i>
BERTRAM H. BORDEN	<i>Director</i>
HERBERT PARSONS	<i>Director</i>

NASSAU-SUFFOLK BOND AND MORTGAGE GUARANTEE COMPANY,

MINEOLA

[Organized 1910]

ASSETS

Loans secured by first liens on real estate.....	\$377,950 00
Loans secured by second liens on real estate.....	6,745 00
Stocks and bonds, market value.....	13,892 50
Other real estate.....	65,000 00
Due from banks and bankers.....	36,395 89
Other assets, viz.:	
Interest due and accrued.....	\$99,637 41
Insurance and taxes advanced.....	870 70
	<hr/> 100,008 11
Total.....	<hr/> \$599,991 50 <hr/>

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund.....	60,000 00
Undivided profits.....	56,062 29
Bills payable.....	28,500 00
Dividends unpaid.....	6,000 00
Interest paid in advance by borrowers.....	8,097 66
Deposits awaiting investment.....	2,700 00
Other liabilities, viz.:	
Accrued interest.....	\$73,739 95
Mortgage certificates.....	169,850 00
Income tax deduction.....	41 47
Adjustment of fire losses on property mortgaged	
to company.....	4,201 55
Deposits by mortgagors for payment of taxes...	42 05
Accounts payable.....	756 53
	<hr/> 238,631 55
Total.....	<hr/> \$599,991 50 <hr/>

When organized: April, 1910.

Under what State laws: New York.

Principal place of business: Mineola, New York.

Authorized amount of capital: \$200,000.

Amount of capital subscribed. \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$14,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$27,250; secured by their bonds and mortgages.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: Five per cent., Jan. 1, 1913 to July 1, 1915; Six per cent., Jan. 1, 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations made personally by officers, members of executive committee or directors.

State the sections of country in which loans are made, giving the principal counties: Queens, Nassau and Suffolk counties, New York.

State the number and amount of mortgages with interest six months or more in arrears: 35 — \$94,050.

Total amount loaned to date: \$5,472,837.

Total amount of loans paid: \$533,892.

Total amount of loans unpaid and outstanding: Guaranteed, mortgage \$4,554,250; certificates, \$159,850; unguaranteed, \$224,845.

Number and amount of loans extended the past two years: 415 — \$1,371,250.

Do you advance interest on unguaranteed loans? No. How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: 9 — \$34,300.

Total amount in process of foreclosure: \$37,550.

Is the company subject to examination by local State officers? Yea.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$1,005,550.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

JOHN C. BAKER.....	<i>President</i>
JOHN J. BARTLETT.....	<i>Vice-President</i>
JOHN A. ALBERTSON.....	<i>Vice-Pres. and Treasurer</i>
ERASTUS F. POST.....	<i>Vice-President</i>
JOHN W. B. VAN DE WATER.....	<i>Secretary and Asst. Treas.</i>
JOHN A. ALBERTSON.....	<i>Director</i>
THOMAS W. ALBERTSON.....	<i>Director</i>
JOSEPH H. BOGART.....	<i>Director</i>
WILLIAM W. COCKS.....	<i>Director</i>
JOHN J. BARTLETT.....	<i>Director</i>
JOHN C. BAKER.....	<i>Director</i>
DOUGLAS CONKLIN.....	<i>Director</i>
RICHARD DOWING.....	<i>Director</i>
GEORGE S. EMORY.....	<i>Director</i>
EDWARD L. FROST.....	<i>Director</i>
FREDERICK C. HICKS.....	<i>Director</i>
GEORGE L. HUBBELL.....	<i>Director</i>
EDGAR JACKSON.....	<i>Director</i>
WILLIAM G. MILLER.....	<i>Director</i>
NELSON C. OSBORNE.....	<i>Director</i>
EDWARD T. PAYNE.....	<i>Director</i>
ROBERT S. PELLETREAU.....	<i>Director</i>
RALPH PETERS.....	<i>Director</i>
ERASTUS F. POST.....	<i>Director</i>
JOTHAM POST.....	<i>Director</i>
JEREMIAH ROBBINS.....	<i>Director</i>
WILLIAM H. ROBBINS.....	<i>Director</i>
LORIN K. SCUDDER.....	<i>Director</i>
HIRAM R. SMITH.....	<i>Director</i>
DANIEL UNDERHILL.....	<i>Director</i>
GEORGE M. VAIL.....	<i>Director</i>
JOHN W. B. VAN DE WATER.....	<i>Director</i>
FREDERICK E. WILKITS.....	<i>Director</i>
HENRY F. HUETTNER.....	<i>Director</i>

NEW YORK INVESTORS' CORPORATION, NEW YORK CITY

[176 Broadway; organized 1905]

ASSETS

Loans secured by first liens on real estate.....	\$115,473 18
Stocks and bonds: Market value.....	10,642 50
Cash	6,929 20
Other assets, viz.: Accrued interest.....	1,772 83
Total	\$134,817 71

LIABILITIES

Capital stock paid in	\$100,000 00
Undivided profits	33,733 46
Interest paid in advance by borrowers.....	350 13
Other deposits	234 12
Other liabilities, viz.: Accrued expenses.....	500 00
Total	\$134,817 71

When organized: December 13, 1905.

Under what State laws: New York.

Principal place of business: 176 Broadway, New York City.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 6 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? We deal only in guaranteed mortgages.

State the sections of country in which loans are made, giving the principal counties: New York, Richmond, Kings and Queens counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$17,603,795.48.

Total amount of loans paid: \$3,304,622.30.

Total amount of loans unpaid and outstanding: Guaranteed, \$14,256,973.18; unguaranteed, \$42,200.

Number and amount of loans extended the past two years: Eight — \$629,350.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: Four — \$22,839.66.

Total amount in process of foreclosure: \$245,435.94.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$200,000.

What are the "Other Deposits" mentioned in the statement? Interest credited to clients whose addresses are unknown.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

EDWARD O. STANLEY.....	<i>President</i>
HERBERT C. BOTHWELL.....	<i>Vice-President</i>
RANDALL SALISBURY	<i>Vice-President</i>
NELSON B. SIMON.....	<i>Vice-President</i>
J. WRAY CLEVELAND.....	<i>Treasurer</i>
CLARENCE C. HARMSTAD.....	<i>Secretary</i>
EDGAR I. HILLARY.....	<i>Asst. Treasurer</i>
EDWARD O. STANLEY.....	<i>Director</i>
CHARLES P. BROWN.....	<i>Director</i>
RANALD H. MACDONALD.....	<i>Director</i>
MARTIN JOOST	<i>Director</i>
J. WRAY CLEVELAND.....	<i>Director</i>
HORACE ANDERSON	<i>Director</i>
FRANK BAILEY	<i>Director</i>
CLARENCE H. KELSEY.....	<i>Director</i>

NEW YORK MORTGAGE AND SECURITY COMPANY, NEW YORK CITY

[185 Broadway; organized 1902]

ASSETS

Loans secured by first liens on real estate	\$1,034,391 51
Loans secured by second liens on real estate.....	904,853 16
Loans on collateral security	74,800 00
Stocks and bonds: Market value	246,540 07
Other real estate	217,418 38
Foreclosure account	65,816 75
Due from sundry persons	4,631 72
Cash	263,191 42
Other assets, viz.: Accrued interest.....	691,273 69

Total \$3,502,916 70

LIABILITIES

Capital stock paid in	\$1,500,000 00
Surplus fund	1,000,000 00
Undivided profits	150,668 16
Bills payable	359,000 00
Other liabilities, viz.:	

Accrued interest	\$488,573 54
Reserve for interest arrear.....	50,000 00
Other reserves	9,675 00

493,248 54

Total \$3,502,916 70

When organized: April 19, 1902.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York City.

Authorized amount of capital: \$1,500,000.

Amount of capital subscribed: \$1,500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$2,100. 21 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911 to July 1, 1915, 12 per cent.; from July 1, 1915, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made giving the principal counties: State of New York, New York and Kings counties.

State the number and amount of mortgages with interest six months or more in arrears: 400 — \$1,757,368.94.

Total amount loaned to date: \$147,196,376.46.

Total amount of loans paid: \$110,121,941.25.

Total amount of loans unpaid and outstanding: Guaranteed, \$35,172,765.54; unguaranteed, \$1,901,669.67.

Number and amount of loans extended the past two years: 1,687 — \$14,812,425.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced: None.

Number and amount of mortgages foreclosed in the past year: 17 — \$318,875.

Total amount in process of foreclosure: 100 — \$1,096,175.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$3,995,608.45.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

HARRY A. KAHLER.....	<i>President</i>
JOHN D. CRIMMINS.....	<i>Vice-President</i>
CYRIL H. BURDETT.....	<i>Secretary</i>
GERHARD KUEHNE.....	<i>Treasurer</i>
HENRY S. ACKEN.....	<i>Asst. Secretary</i>
CHARLES V. FORNES.....	<i>Director</i>
ASHBEL H. BARNEY.....	<i>Director</i>
JAMES R. DEERING.....	<i>Director</i>
EDWIN M. BURGHARD.....	<i>Director</i>
JOHN D. CRIMMINS.....	<i>Director</i>
WILLIAM F. CLARE.....	<i>Director</i>
WILLIAM E. HARMON.....	<i>Director</i>
WILLIAM N. HARTE.....	<i>Director</i>
MARTIN W. LITTLETON.....	<i>Director</i>
MORGAN J. O'BRIEN.....	<i>Director</i>
LAWSON PURDY.....	<i>Director</i>
GEORGE ZOBRISKIE.....	<i>Director</i>
WILLIAM R. WILLCOX.....	<i>Director</i>
CHAS. J. OBERMAYER.....	<i>Director</i>
GUY DU VAL.....	<i>Director</i>
HARRY A. KAHLER.....	<i>Director</i>

THE THRIFT, BROOKLYN

[207 Ryerson street; organized 1907]

ASSETS

Loans secured by first liens on real estate.....	\$4,403,218 80
Stocks and bonds: Market value	637,937 50
Other real estate	49,101 92
Furniture and fixtures	100 00
Due from sundry persons	1,503 01
Due from banks and bankers	160,972 34
Cash	22,996 10
Other assets, viz.: Interest receivable	52,007 04

Total	<u>\$5,327,836 71</u>
-------------	-----------------------

LIABILITIES

Capital stock paid in	\$250,000 00
Surplus fund	575,000 00
Guaranty fund	34,289 32
Undivided profits	63,716 42

Other liabilities, viz.:

Installment certificates	\$680,022 74
Paid up certificates	3,053,185 70
Deposit accounts	569,528 21
Students' accounts	15,959 90
Special deposit	17,518 70
Accounts payable	8,694 77
Interest payable	64,920 95
	<u>4,404,830 97</u>

Total	<u>\$5,327,836 71</u>
-------------	-----------------------

When organized: October 1, 1907.

Under what State laws: New York.

Principal places of business: 207 Ryerson street, Brooklyn.

Authorized amount of capital: \$250,000.

Amount of capital subscribed: \$250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$10,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 12 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Queens, Nassau and Suffolk counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: Six — \$25,967.

Total amount loaned to date: \$15,777,688.56.

Total amount of loans paid: \$11,374,469.76.

Total amount of loans unpaid and outstanding: Guaranteed, None; unguaranteed, \$4,403,218.80.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: Six - \$32,836.07.

Total amount in process of foreclosure: \$33,985.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

CHARLES M. PRATT.....	<i>President</i>
FRANCIS L. NOBLE.....	<i>Vice-President</i>
HAROLD I. PRATT.....	<i>Treasurer</i>
FRANCIS JORDAN.....	<i>Secretary</i>
PHILLIP S. CLARKE.....	<i>Asst. Secretary</i>
JOHN C. MADDOCK.....	<i>Cashier</i>
ROY HUME.....	<i>Asst. Cashier</i>
ALFRED C. BEDFORD.....	<i>Director</i>
EDWARD T. HORWILL.....	<i>Director</i>
FRANCIS JORDAN.....	<i>Director</i>
FRANCIS L. NOBLE.....	<i>Director</i>
CHARLES M. PRATT.....	<i>Director</i>
FREDERIC B. PRATT.....	<i>Director</i>
GEORGE D. PRATT.....	<i>Director</i>
HAROLD I. PRATT.....	<i>Director</i>
HERBERT L. PRATT.....	<i>Director</i>
JOHN T. PRATT.....	<i>Director</i>

REPORTS
OF
PERSONAL LOAN COMPANIES

[623]

AMERICAN CREDIT COMPANY, BUFFALO

[822 Ellicott square; incorporated 1901]

M. R. BLUMENTHAL, President.

I. K. BLUMENTHAL, Treasurer.

RESOURCES

Cash in office	\$227 20
Cash on deposit	1,251 74
Loans on mortgage of personal property	28,418 94
Pawnbrokers' loans	4,082 29
Furniture and fixtures	202 00
Total	<u>\$34,182 17</u>

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	2,500 24
Borrowed money	21,681 93
Total	<u>\$34,182 17</u>

BUFFALO SECURITY COMPANY, BUFFALO

[737 Ellicott square; incorporated 1902]

ROBERT V. HEWLETT, President.

JOSEPHINE HEWLETT, Secretary.

RESOURCES

Cash in office	\$148 26
Cash on deposit	798 26
Loans on mortgage of personal property	37,401 50
Pawnbrokers' loans	5,431 43
Furniture and fixtures	121 38
Total	<u>\$43,900 83</u>

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	2,900 83
Borrowed money	31,000 00
Total	<u>\$43,900 83</u>

CAYUGA LOAN COMPANY, AUBURN

[99 Genesee street; incorporated 1897]

RENA O. BRONNER, President.

EMANUEL BRONNER, Secretary.

RESOURCES

Cash in office	\$53 22
Cash on deposit	50 01
Loans on mortgage of personal property	23,519 22
Pawnbrokers' loans	407 75
Furniture and fixtures	389 67
Total	<u>\$24,419 87</u>

REPORTS OF

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	1,992 78
Borrowed money	12,427 09
Total	<u>\$24,419 87</u>

CHATTEL LOAN SOCIETY OF NEW YORK, INC., NEW YORK CITY

[50 Union square; incorporated 1912]

JOHNSTON De FOREST, President.

ARTHUR H. HAM, Secretary.

HAROLD J. WHITE, Treasurer.

RESOURCES

Cash in office	\$1,973 46
Cash on deposit	8,588 62
Loans on mortgage of personal property	125,721 03
Loans on notes endorsed or guaranteed by persons other than the borrowers	211 20
Other assets viz.:	
Accrued interest receivable	\$4,592 39
Securities	81,428 13
Accounts receivable	12 20
Prepaid expense	42 00
	<u>86,074 72</u>
Total	<u>\$222,569 03</u>

LIABILITIES

Capital paid in cash	\$200,000 00
Surplus and undivided profits	20,569 03
Other liabilities, viz.: Reserve for depreciation in securities..	2,000 00
Total	<u>\$222,569 03</u>

THE EMPIRE CITY PERSONAL LOAN COMPANY, ELMHURST

[148 Kingsland avenue; incorporated 1915]

JAMES R. FERGUSON, President.

JOHN W. THOMPSON, Secretary.

AUGUSTA RASSIGA, Treasurer.

RESOURCES

Cash in office	\$10 00
Cash on deposit	4,645 73
Loans on mortgage of personal property	4,680 30
Loans on notes endorsed or guaranteed by persons other than the borrowers	500 00
Furniture and fixtures	100 00
Other assets, viz.:	
Interest outstanding	\$7 20
Deficit	56 77
	<u>63 97</u>
Total	<u>\$10,000 00</u>

LIABILITIES

Capital paid in cash	<u>\$10,000 00</u>
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EQUITABLE PERSONAL LOAN COMPANY, NEW YORK CITY

[3 East Fourteenth street; incorporated 1914]

ROBERT J. MACFARLAND, President.

JOHN A. LOOPE, Treasurer.

RESOURCES

Cash in office	\$994 09	
Cash on deposit	15,973 68	
Loans on notes endorsed or guaranteed by persons other than the borrowers	12,500 00	
Pawnbrokers' loans	50,504 50	
Furniture and fixtures	1,642 33	
Other assets, viz.:		
Old gold on hand	\$162 99	
Deficit	2,122 41	
		2,285 40
Total		\$83,900 00

LIABILITIES

Capital paid in cash	\$48,600 00	
Borrowed money	19,000 00	
Other liabilities, viz.: Advances by directors	16,300 00	
Total		\$83,900 00

FIDELITY CREDIT COMPANY, BUFFALO

[Ellicott Square Building; incorporated 1906]

A. H. KAHN, President.

R. E. MASON, Secretary.

RESOURCES

Cash in office	\$5 58	
Cash on deposit	8,833 13	
Loans on mortgage of personal property	850 50	
Pawnbrokers' loans	380 68	
Furniture and fixtures	81 00	
Total		\$10,150 89

LIABILITIES

Capital paid in cash	\$10,000 00	
Surplus and undivided profits	150 89	
Total		\$10,150 89

GUARDIAN PERSONAL LOAN COMPANY, NEW YORK CITY

[51 Liberty street; incorporated 1914]

I. NEWTON RUDGERS, President.

ANDREW J. HEDGES, Secretary.

RESOURCES

Cash in office	\$594 56
Cash on deposit	2,739 89
Loans on mortgage of personal property	66,186 75
Furniture and fixtures	146 86
Other assets, viz:	
Furniture sales	\$76 62
Suspense account	20 00
Accrued interest receivable	767 00
	<u>863 02</u>

Total	<u><u>\$70,531 08</u></u>
-------------	---------------------------

LIABILITIES

Capital paid in cash	\$50,000 00
Surplus and undivided profits	531 08
Borrowed money	20,000 00
Total	<u><u>\$70,531 08</u></u>

HOME CREDIT COMPANY, BUFFALO

[509 Peoples Bank Building; incorporated 1902]

W. C. MOORE, President.

MARGARET A. BEDDES, Secretary.

RESOURCES

Cash in office	\$194 69
Cash on deposit	1,281 80
Loans on mortgage of personal property	21,678 14
Pawnbrokers' loans	130 00
Furniture and fixtures	332 06
Total	<u><u>\$23,616 81</u></u>

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	711 81
Borrowed money	12,905 00
Total	<u><u>\$23,616 81</u></u>

ONONDAGA PROVIDENT LOAN ASSOCIATION, INC., SYRACUSE

[1062 Onondaga County Savings Bank Building; incorporated 1912]

FREDERICK R. HAZARD, President.

STEWART F. HANCOCK, Secretary.

CHESTER H. KING, Treasurer.

RESOURCES

Cash in office	\$228 15
Cash on deposit	3,763 24
Loans on mortgage of personal property	26,375 56
Pawnbrokers' loans	9,833 58
Furniture and fixtures	634 00
Total	<u><u>\$40,834 53</u></u>

LIABILITIES

Capital paid in cash	\$40,000 00
Surplus and undivided profits	834 53
Total	\$40,834 53

**PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC.,
SYRACUSE**

[303 Kirk Building; incorporated 1912]

SYLVESTER VAN ANTWERP, President.

RALPH THULMAN, Secretary.

RESOURCES

Cash in office	\$73 11
Cash on deposit	80. 85
Loans on mortgage of personal property	8,759 75
Loans on notes endorsed or guaranteed by persons other than the borrowers	1,423 36
Furniture and fixtures	165 00
Total	\$10,502 07

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	2 07
Borrowed money	500 00
Total	\$10,502 07

PROVIDENT LOAN COMPANY OF BUFFALO

[344 Elllicott square; incorporated 1895]

RODNEY S. GELSTON, President.

HUGH GELSTON, Secretary.

WM. F. GELSTON, Treasurer.

RESOURCES

Cash in office	\$272 86
Cash on deposit	404 24
Loans on mortgage of personal property	8,655 67
Pawnbrokers' loans	7,305 50
Total	\$16,638 27

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	6,638 27
Total	\$16,638 27

PROVIDENT LOAN SOCIETY OF ROCHESTER

[81 Exchange street; incorporated 1912]

HARPER SIBLEY, President**GEORGE S. VAN SCHAICK, Secretary.****O'DONNELL ISELIN, Treasurer.****RESOURCES**

Cash in office	\$327 31
Cash on deposit	13, 378 39
Loans on mortgage of personal property	40, 341 60
Loans on assignments or orders for the payment of salary or wages	150 50
Furniture and fixtures	200 00
Other assets, viz.:	
Accrued interest	\$44 47
Furniture sales account.....	194 32
	<u>238 79</u>
Total	\$54, 636 59

LIABILITIES

Capital paid in cash	\$50, 000 00
Surplus and undivided profits	4, 000 00
Other liabilities, viz.: Reserve for losses	636 59
Total	\$54, 636 59

THE REMEDIAL LOAN SOCIETY OF BUFFALO, INC.

[223 Ellicott square; incorporated 1912]

ANSLEY WILCOX, President.**FREDERICK C. GRATWICK, Secretary.****RODERICK POTTER, Treasurer.****RESOURCES**

Cash in office	\$4, 758 81
Cash on deposit	257 11
Loans on mortgage of personal property	34, 965 80
Pawnbrokers' loans	1, 591 00
Furniture and fixtures	914 51
Other assets, viz.:	
Accrued interest	\$1, 020 85
Prepaid items	158 17
	<u>1, 179 02</u>
Total	\$43, 666 25

LIABILITIES

Capital paid in cash	\$30, 000 00
Surplus and undivided profits	2, 371 01
Borrowed money	11, 000 00
Other liabilities, viz.: Fire insurance reserve fund.....	295 24
Total	\$43, 666 25

ST. BARTHOLOMEW'S LOAN ASSOCIATION, NEW YORK CITY

[211 East 42d street; incorporated 1885]

LEIGHTON PARKS, President.

AMBROSE D. HENRY, Secretary.

WILLIAM A. GREER, Treasurer.

RESOURCES

Cash in office	\$50 00
Cash on deposit	363 71
Loans on mortgage of personal property.....	54,573 49
Other assets, viz.:	
Balance, piano account.....	\$54 00
Sundry advances to borrowers.....	48 26
	<hr/>
	97 26
Total	<hr/> <hr/> \$55,084 46

LIABILITIES

Capital paid in cash	\$40,275 00
Surplus and undivided profits	14,757 98
Other liabilities, viz.: Surplus due to borrower.....	51 48
	<hr/>
Total	<hr/> <hr/> \$55,084 46

STANDARD CREDIT COMPANY OF BUFFALO

[907 Lafayette avenue; incorporated 1905]

LEONARD C. DODGE, President.

BESSIE D. DODGE, Secretary.

RESOURCES

Cash in office	\$118 84
Cash on deposit	1,107 07
Loans on mortgage of personal property.....	20,866 61
	<hr/>
Total	<hr/> <hr/> \$22,092 52

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	863 52
Borrowed money	11,229 00
	<hr/>
Total	<hr/> <hr/> \$22,092 52

SYRACUSE LOAN COMPANY, SYRACUSE

[814 Kirk building; incorporated 1912]

SAMUEL KELSON, President.

SOLOMON FERGUSON, Secretary.

RESOURCES

Cash in office	\$79 21
Cash on deposit	3,354 90
Loans on mortgage of personal property	5,527 29
Furniture and fixtures	699 50
Other assets, viz.:	
Due from individuals.....	\$311 93
Deficit	27 17
	<hr/>
	339 10
Total	<hr/> <hr/> \$10,000 00

LIABILITIES

Capital paid in cash	\$10,000 00
	<hr/> <hr/>

UNION LOAN COMPANY, SYRACUSE

[205-206 S. A. & K. building, East Genesee street; incorporated 1912]

WILLIAM ROSMAN, President.

M. ROSMAN, Secretary.

RESOURCES

Cash in office	\$137 49
Cash on deposit	897 53
Loans on mortgage of personal property	5,820 88
Loans on notes endorsed or guaranteed by persons, other than the borrowers	2,883 42
Furniture and fixtures	250 00
Deficit	10 68
Total	\$10,000 00

LIABILITIES

Capital paid in cash	\$10,000 00
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UTICA PROVIDENT LOAN ASSOCIATION

[209 Elizabeth street; incorporated 1912]

GEORGE S. DANA, President.

MERWIN K. HART, Secretary.

RESOURCES

Cash in office	\$215 97
Cash on deposit	827 85
Loans on mortgage of personal property	19,893 30
Pawnbroker's loans	4,581 50
Total	\$25,518 62

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	1,518 62
Borrowed money	14,000 00
Total	\$25,518 62

REPORTS
OF
PERSONAL LOAN BROKERS

[633]

DAVID GORDON, PERSONAL LOAN BROKER, NEW YORK CITY

[280 Broadway; incorporated 1915]

RESOURCES

Cash in office.....	\$910 56
Cash on deposit.....	440 09
Loans on notes endorsed or guaranteed by persons other than the borrowers	7,777 84
Deficit	871 51
Total.....	<u>\$10,000 00</u>

LIABILITIES

Permanent capital	<u>\$10,000 00</u>
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IZORA F. WILSON, PERSONAL LOAN BROKER, NEW YORK CITY

[99 Nassau street; incorporated 1914]

RESOURCES

Loans on assignments or orders for the payment of salary or wages, notes on hand.....	\$889 50
Balanced by loss, not including bad debts.....	665 25
Total.....	<u>\$1,554 75</u>

LIABILITIES

Permanent capital	<u>\$1,554 75</u>
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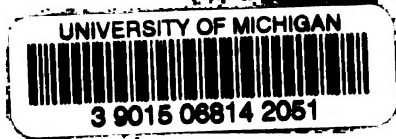
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